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ABSTRACT

This publication presents the findings of a California State Legislature task force on the changing needs of that state's families. An introduction summarizes the report's findings and lists five principles to guide the development of public policy. The next section, "Work and Family: The Contemporary Balancing Act," explores contemporary challenges and offers directions for public policy. "From the First Generation to the Last: A Family Continuum of Caregiving" addresses caring for children and the elderly. "Raising the Next Generation: Helping Parents Parent" looks at the importance of effective parenting, the growing challenge of teen parents, and problems of health care. "Couples: Supporting Fundamental Family Relationships" seeks ways that society can support and encourage couple stability. "Families in Economic Peril" looks at income levels, economic support from the extended family, government transfer programs, and economic risk for the elderly. "Preparing Today's Children for Tomorrow's Workforce" addresses educational concerns. "Breaking Generational Barriers" advocates bringing the elderly and youth together. The concluding section, "A Call to Action," summarizes the responsibilities of various sectors of society. Included are a response form; lists of contributors to the Task Force, the National Advisory Committee, and presenters to the Task Force; and a supplementary report by California State Assemblyman Tim Leslie. (JB)

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PLANNING A FAMILY POLICY FOR CALIFORNIA

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FIRST YEAR REPORT OF THE JOINT SELECT TASK FORCE ON THE CHANGING FAMILY

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PLANNING A FAMILY POLICY FOR CALIFORNIA
FIRST YEAR REPORT OF THE
JOINT SELECT TASK FORCE
ON THE CHANGING FAMILY

Prepared by Sherry Novick
with
Joan Walsh and Elaine Zimmerman

April, 1989
State Capitol
Sacramento, California

Photography by Nita Winter

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taken for the Bay Area Women's Resource Center

In the spirit of Assembly Concurrent Resolution No. 89, which established the Joint Select Task Force on the Changing Family, this report is submitted to the California Legislature, the California public, and especially to California's families who provide the foundation for the health, well-being, and prosperity of the state.

JOINT SELECT TASK FORCE ON THE CHANGING FAMILY

MEMBERS

Assemblyman Thomas H. Bates, Co-Chair
Assemblyman Tim Leslie
Assemblywoman Jackie Speier

Shizuko Akasaki
Director of Special Education Programs, Los Angeles Unified School District, Los Angeles

Peggy Baxter
Vice President, Medical Services, Children's Hospital, Oakland

Thomas F. Coleman
Principal Consultant, Los Angeles City Task Force on Family Diversity; Adjunct Professor, USC Law Center, Los Angeles

Mai Cong
Coordinator, Pacific Asian Unit, Mental Health Services, Orange County

Xavier Del Buono
Xavier A. Del Buono and Associates Educational Consultants, Sacramento

Gary David Goldberg
Executive Producer, **Family Ties** and **Day by Day**, Paramount Pictures Corporation, Los Angeles

Harold C. Heinze
President, Arco Transportation Corporation, Long Beach

Cynthia James
Equal Opportunity Program Manager, County of Alameda; Pastor, Landmark Ministries, Inc., Interdenominational Christian Ministry, Oakland

Ron Johnson
Director, High Risk Outreach Services, T.H.E. Clinic, Los Angeles; Consultant, California State Department of Education

Marilyn Kizziah
Coordinator, **women for:**; Women and Family Program Organizer, Los Angeles

Senator Diane E. Watson, Co-Chair
Senator David Roberti, President Pro Tempore

Kevin McCarthy
Director, Institute for Civil Justice, The RAND Corporation, Santa Monica

Eliseo Medina
President, Service Employees International Union, Local 102, San Diego

Susana Navarro
Co-Executive Director, The Achievement Council, Oakland

Susan Pelican
California Association of Family Farmers; Registered Nurse, Maternal Child Services, Woodland Memorial Hospital, Woodland

Paul Proett
Manager, Employee Services, Apple Computer, Inc., Cupertino

Peggy Saika
Executive Director, Asian Law Caucus, Oakland

Leonard Schneiderman
Dean, UCLA School of Social Welfare; Director, UCLA Center for Child and Family Policy Studies, Los Angeles

Ann Shaw
California Community Foundation; United Way Corporate Board, Los Angeles

Suzanne Smith
Co-Executive Director, New Ways to Work, San Francisco

Rev. William J. Wood, S.J.
Executive Director, California Catholic Conference, Sacramento

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Many people helped to create this report.

Members of the Task Force met monthly, exhibiting intellectual rigor, community spirit, and an unflinching response to the awesome task at hand. Their research and debate created the basis for this document.

Elaine Zimmerman worked with Assemblyman Tom Bates to envision the Task Force and create it as a vehicle for the development of a statewide family policy. Sherry Novick served as primary writer and coordinator of this document and shared responsibility with Elaine Zimmerman, Margarita Contreras, and Christy Laird for staffing the on-going work of the Task Force. Margarita Contreras provided leadership through her extensive efforts to reach out to diverse communities throughout the state. Christy Laird held the Task Force office together, responding to hundreds of calls and public requests for information about the Task Force and its work. Joan Walsh contributed a great deal to the writing of this report, offering insight along with well-researched data.

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makers, the Koret Foundation, and the Zellerbach Foundation facilitated discussions between the foundation community and the Task Force, shedding further light on family needs and family resources in California.

The National Advisory Committee, comprised of organizational leaders and experts in family policy across the country, contributed data, articles, and responses to the Task Force's findings.

Target Stores granted the Task Force funds for outreach and public education. Support from Target Stores allowed the Task Force to conduct hearings and hold public forums with hundreds of California citizens. Eleanor Curry, KSOL Radio, donated her time and public relations skills to help publicize the work of the Task Force to California broadcasters.

PREFACE

On March 21, 1987, over 400 people convened in San Francisco for the nation's first legislative hearings on "The Changing Family to the Year 2000: Planning for Our Children's Future." The hearings before the Assembly and Senate Health and Human Services Committees offered a unique opportunity to review the new realities facing many of today's families. Among the witnesses was a teen-age mother who held her son on her lap and told of trying to complete her education so that she would not have to raise her child in poverty. Elder family members described the barriers they confront in finding a job to supplement their income. Numerous witnesses - men and women alike - expressed the stress they feel daily as they juggle their dual roles as workers and parents.

Economists warned of an impending labor shortage and its threat to the productivity of the state, while former U.S. Secretary of Labor Ray Marshall pointed out that the United States lags far behind its foreign competitors in providing the family supports that are fundamental to worker productivity and family strength, such as education, child care, parental leave, family health insurance, and employment security.

The 1987 hearings touched a chord that rang true across the state. Articles on the status of the contemporary family appeared in dozens of newspapers, and hundreds of letters and phone calls poured into the office of the Human Services Committee. The response demonstrated a heart-felt concern for the health of California's families.

In September, 1987, the California Legislature acted to broaden its understanding of the socioeconomic trends affecting families and to examine the impact of public policy on family stability. With the passage of ACR 89, the Legislature established the Joint Select Task Force on the Changing Family and charged it with reviewing current social, economic, and demographic trends and assessing their implications for California's families. ACR 89 also mandated that the Task Force define the basic tenets of a comprehensive family policy and develop legislative recommendations based on its findings.

The Task Force on the Changing Family was designed to reflect the ethnic and geographic diversity of the state. Among the Task Force members are family law and family service professionals, experts in both rural and urban issues, leaders from the religious and business communities, union representatives, and educators from pre-school through college. The appointees brought their professional expertise to the Task Force as well as their experience as family members - parents, grandparents, children, and siblings - adding a human dimension critical to this very personal topic.

The Task Force met monthly throughout 1988. It drew upon its own resources and those of state experts, a national advisory committee, and numerous research fellows and interns. It formed six separate subgroups to study varying facets of family life, but also met as a single body to discuss and debate the concerns of each workgroup.

The Task Force strived to incorporate the diverse viewpoints and perspectives of all its members. Where consensus was not possible, the appointees agreed to include minority opinions, which appear at the conclusion of this report. Because time constraints placed a limit on the topics that could be addressed, some issues were postponed for study during the Task Force's second year.

During the course of its first year's inquiry, the Task Force held a public hearing in Los Angeles, participated in hearings in Nevada County, and co-sponsored a "Year of the Family" conference with the counties of Sacramento and Yolo. Every Task Force meeting was open to public input, and Task Force members took part in numerous community discussions on a variety of issues. Through these outreach efforts, the Task Force was exposed to a breadth of opinion regarding the health and needs of California's families.

This document represents the first year of deliberation by the Joint Select Task Force on the Changing Family. It is not designed as a document of scholarly research, but as the summation of an on-going discussion by people from many walks of life who came together out of a shared concern for the well-being of California's families. It offers a profile of California's families and a survey of the issues confronting them.

The Task Force report is intended for use by the Legislature, local governments, the citizens of the state, and all the institutions that affect and are affected by California's families. The Task Force hopes this document and the recommendations it contains will serve to educate and motivate the Legislature and citizens across the state to support the health and stability of California's families.

INTRODUCTION

"I was born in Vietnam in a police station. When I was born, there was war in Vietnam. [Today] I live with my adoptive father, my nephews and nieces ... I have a hard-working family. We are a team together. My family wants me to be smart and have a safe and prosperous life. I am proud to belong to the Vong family. They love me.

Menh Vong
Griffin Elementary School,
Los Angeles
"What My Family Means To Me,"
Essay presented at hearings before the
Joint Select Task Force on the Changing Family,
March 5, 1988

The profile of California's families has changed dramatically in the last three decades. Fewer than one in ten families presently fits the "traditional family" model - breadwinner father, homemaker mother, and two or more children.[1] Of those families with children, less than a third have a father who works full time and a mother who stays home.[2] The majority of families today have both parents in the workforce, and increasing numbers are headed by single parents who have sole responsibility for their children.

With few exceptions, the policies of government, schools, the workplace, and the community have not caught up with the social and economic forces shaping contemporary families:

- The majority of today's parents find themselves stretched between caring for their children and earning a living. Often their responsibilities conflict, forcing them to choose between the well-being of their family and the security of their jobs.
- The population is aging. The fastest growing portion of elders is the oldest, those most likely to require care or assistance. Yet, traditional full time caregivers - wives and adult daughters - are entering the paid workforce in increasing numbers.
- Thirty percent of California's youth drop out of high school each year. Business leaders warn that today's children will not be adequately prepared to meet the demands of tomorrow's job.[3]
- Demographers predict that half of today's children will live with a single parent at some time in their lives.[4]
- A second salary has become a necessity in most California households. But even with two incomes, the cost of housing, child care, and other daily expenses threatens the economic stability of many middle class families.[5]
- The ranks of the poor are growing. Today more than 23 percent of California's children live in poverty, a rate that has almost doubled since 1969.[6]
- For the first time, parents cannot assume the next generation will do better than they did.

It is no wonder that recent public opinion surveys show increasing concern for the health of today's families. A 1988 Gallup poll found that two out of three parents believe family life has gotten worse in the last 10 years. Only 23 percent feel society values parents, and only 14 percent believe society bestows value on nurturing and caring for others.[7] Yet nine out of ten people polled in early 1989 said a good family life is one of their highest priorities.[8]

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Families play an essential and unique role in society. They care for dependents economically and emotionally, offer a foundation for the values and ethics of each new generation, motivate children to achieve educationally, and provide a sense of belonging that is essential to human growth and dignity. But outdated policies are undermining family stability today, causing serious problems for many families and crisis conditions for others.

A New Landscape for California's Families

California's family portrait reflects an array of recent social, economic, and demographic changes.

The economy has shifted away from manufacturing, toward lower paying service and information industries. Real wages have declined and family benefits - like health insurance and private pension plans - have diminished. A middle-income male turning 40 in 1963 saw his real income climb 30 percent by the time he reached 50; his counterpart ten years later saw his fall by 14 percent.[9] Instead of one wage supporting the whole family, most families today must rely on two incomes to keep from slipping backward on the economic ladder. Families with only one breadwinner face a high likelihood of economic deprivation; nearly half the state's single parent households live below the poverty line.[10]

The changing economy has brought unprecedented numbers of women into the workforce. Sixty-three percent of mothers in two-parent families work, as do 61 percent of single mothers. Mothers with preschool children make up the fastest growing segment of the labor market, and more than half of them return to work before their baby's first birthday.[11]

The age structure of families is changing. The birthrate is at a 15-year high. By the turn of the century, the population under 18 will increase by 25 percent. At the same time, greater longevity has led to an unprecedented growth in the elder population. By the year 2000, one in eight Californians will be over the age of 65, and the number over 85 will increase by 81 percent.[12]

Hispanic, Asian, and black families will soon comprise the majority of the state's population. But many of our institutions - from schools to the workplace - have yet to catch up with the needs of their new "customers." Children of color are still those most likely to attend over-crowded inner city schools which often leave their students under-educated and ill-prepared to provide for the families of tomorrow. Black, Hispanic, and Southeast Asian refugee families remain the poorest in the state.

These social forces combine to present challenges that will extend well into the next century.

> Who will care for the young and the old if family caregivers are increasingly in the workforce?
>
> Will the state's new families be adequately prepared to support future generations?
>
> How can the multi-cultural skills and resources of new immigrant families help to meet the competitive demands of the global economy?
>
> Will generational barriers isolate elders from the mainstream of community life, or can we find ways to ensure that families and communities benefit from the experience and expertise

of the growing retired population?

How must the state's fiscal and human resources be organized to ensure a strong economy, while enabling families to provide care and nurturance to all their members?

I believe California has the opportunity to provide leadership, and perhaps a legislative blueprint, on what must be one of the most complex, controversial, and vexing areas of public policy - a supportive family policy. It is increasingly clear that to assume family policy is a private matter is bad public policy. Individual private decisions may have enormous public consequences and, in many cases, require support and resources which are beyond the individual or private association to command.

Alice Ilchman, Co-Chair
Family Policy Panel
United Nations Association

Every year the Legislature considers hundreds of bills designed to assist the family. Parental leave, child care, family life education, and maternal and child health are among many family issues debated each legislative session. But to date the Legislature's actions have been fragmented; we have yet to develop a comprehensive approach to a statewide family policy.

The United States is conspicuous among the developed countries of the world for its lack of a coherent family policy. California, with one-tenth of the nation's population and an economy that ranks sixth in the world, is in a position to provide exemplary leadership by enacting the nation's first family policy. The members of the Joint Select Task Force on the Changing Family hope this report will provide a step toward that goal.

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A New Approach to Defining "Family"

No single description of California's families adequately captures their breadth and complexity. To say that the family no longer fits

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the "Ozzie and Harriet" model is to understate the extent of change families have undergone in the last 30 years. Today, one of the fastest growing family forms is the single parent family, the result of an increasing number of births to unmarried mothers and a consistently high divorce rate. But the remarriage rate is also high; 10 to 14 percent of all children now live in "blended" families.[13]

While two-generation families - parents and their children - are still the most prevalent, four-generation families are not uncommon. And an increasing number of families consist of only one generation - couples living alone. These families include a growing portion of "empty nest" families as well as younger couples who postpone child-rearing or choose not to have children at all. Today almost as many married couples do not have minor children as do. Nearly 1.4 million California adults live in unmarried couple households.[14]

> *From California's present population makeup we can see that the future is one of even greater heterogeneity and even more diversity.*
>
> *Leo Estrada*
> *School of Urban and Regional Planning, UCLA*

Given the diversity of families, the term itself conjures up any number of images - a mother and child, grandparents with grandchildren, a couple, a blended family. Scholars, policy-makers, and family advocates differ widely in their determinations of what comprises a family. The Census Bureau defines family as "a group of two or more persons related by birth, marriage, or adoption who reside in the same household." Others prefer to drop the last portion of that definition so as to include absent fathers, grandparents, and others who might not live under the same roof. Tax law, inheritance law, and laws governing social welfare programs each incorporate definitions of "the family" that fit a single purpose.

As long ago as 1921, the California Supreme Court wrote, "Family may mean different things under different circumstances. The family, for instance, may be a group of people related by blood or marriage, or not related at all, who are living together in the intimate and mutual interdependence of a single home or household."[15]

But the Task Force saw that what is common to all notions of the family is its role - the functions that society relies upon families to perform, no matter what their size, shape, or composition. The Task Force identified the family's five basic functions:

1) Maintaining the physical health and safety of family members by providing for their shelter, food, clothing, health care, and economic sustenance.

2) Providing conditions for emotional growth, motivation, and self-esteem within a context of love and security.

3) Helping to shape a belief system from which goals and values are derived, and encouraging shared responsibility for family and community.

4) Teaching social skills and critical thinking, promoting life-long education, and providing guidance in responding to culture and society.

5) Creating a place for recreation and recuperation from external stresses.

When the majority of these family functions are not fulfilled, family instability can result, creating physical and emotional costs to family members and social and fiscal costs to society.

Family Instability: A Costly Phenomenon

The activities of the family revolve around its two fundamental roles: the "private" role - caring for, nurturing, and guiding family members, and the "public" role - working to support the family economically. Unfortunately, in today's society, inadequate policies and unresponsive institutions often cause those roles to conflict, jeopardizing the care of family members and undermining their economic and physical security. When that happens, families and society pay.

- Families without a full time caregiver at home - the majority of California's families - experience constant tension as they try to balance their competing responsibilities at work and at home. Analysts at Merck Pharmaceuticals estimate that tardiness, early departures from work, and stress-related health problems associated with the work-family conflict cost American industry close to $300 billion in 1984.[16]

- Inadequate child care - especially the lack of supervision for children after school - has been correlated with increased rates of child injury, property damage, and decreased school achievement. Breakdowns in child care arrangements can cause parents to miss work and lose family income; the dearth of appropriate child care options prevents some parents from working at all. Families, communities, the state, and - most disturbingly - children bear these costs.

- Lack of family time takes a serious toll on a family's ability to nurture and care for its members. Family time is crucial to children's educational motivation and the development of their self-esteem. A family's activities at home are twice as important as its social or economic status in predicting a child's academic achievement.[17]

- Children who are not motivated to achieve academically can be handicapped for life. California's high school drop-outs make less than two-thirds the earnings of high school graduates, and less than half the income of someone with college credit. They are more than three times as likely to be unemployed and more than four times as likely to have had trouble with the law.[18]
- Taxpayers also bear the cost of inadequate family policies. In 1986, employed women who gave birth without any maternity or parental leave cost American taxpayers over $108 million in public assistance, compared to new mothers who had maternity or parental leave.[19]
- The 5.2 million California families who lack health insurance - 80 percent of whom are working families - are less likely than those with insurance to see a physician even when they are experiencing serious symptoms. Their children are less likely to be immunized, and uninsured pregnant women are less likely to begin prenatal care early in pregnancy. In each case, late intervention when problems occur is many times more costly than early attention would have been.[20]
- Families in poverty bear costs that transcend dollars and cents, for injury to the human spirit cannot be quantified. The stress on a parent who cannot feed her children when they are hungry; the loss of hope that defines the future of an unemployed youth; the cynicism that grows out of want and undermines the possibility for constructive change - these injuries violate the values on which this country is founded.

> *We always say that our children are our future and our people are our most important asset, but if you look at the way we treat our children and our families, it's pretty hard to believe that we understand that. And I think it is extremely important to bring our policies and our institutions into conformity with the requirements of healthy families.*
>
> *Ray Marshall*
> *Former U.S. Secretary of Labor*

A Public Policy Response

The goal of the Task Force on the Changing Family is to develop a set of coordinated public and private policies that support families in fulfilling their basic functions. Policies that are responsive to the needs of today's families will promote family health and stability, while those that are inappropriate and outdated will impede families' efforts to thrive.

The Task Force concluded that policies intended to support families must recognize the family's inherent strengths and enhance, rather than replace, family resources. Policies must recognize that the family is part of a community, and that strengthening the community can strengthen families. Most importantly, statewide family policies must broaden the options available to families, enabling them to make choices that are responsive to their diverse situations and their own special needs.

As we approach the 21st century, families will face continuing social and economic change. Families are our most fundamental social unit, integrally connected to the well-being of every Californian. How families fare deeply affects how the state fares. Policy-makers in the public sector and the private sector, on both state and local levels, have a stake in working together to support today's families and to ensure the strength of tomorrow's.

TOWARD A COMPREHENSIVE FAMILY POLICY

The Task Force on the Changing Family recommends that policy-makers in the public and private sectors utilize the following principles to guide them in developing policies to support and strengthen families:

I. **The family is our primary social and economic unit. It serves as an intermediary between the individual and society, and provides its members with a sense of continuity and belonging. A healthy family functions with an efficiency and success rate that no other institution can match. The functions of the family include:**

Maintaining the physical health and safety of family members by providing for their shelter, food, clothing, health care, and economic sustenance.

Providing conditions for emotional growth, motivation, and self esteem within a context of love and security.

Helping to shape a belief system from which goals and values are derived, and encouraging shared responsibility for family and community.

Teaching social skills and critical thinking, promoting life-long education, and providing guidance in responding to culture and society.

Creating a place for recreation and recuperation from external stresses.

Policies in all sectors of society, including government, schools, the workplace, and the community, must support families in carrying out these critical functions.

II. **Policies must respond to the changing needs of today's families, while respecting their privacy, integrity, and diversity.**

III. **Policies must assure the health and well-being of individual family members, while promoting the stability of the family system as a whole.**

IV. **Policies must build upon family strengths and promote the right of all families to participate fully in the institutions that affect their lives.**

V. **Policies must address the continuum of family concerns, from birth to death.**

NOTES

1. Estimate by California State Department of Finance, based on 1980 census

2. Michael Wald, John Evans, Marc Ventresca, and Claire Smrekar, "Children's Family Life," Conditions of Children in California, Policy Analysis for California Education, February 1989, chapter 3, p. 3

3. See discussion of drop out rates in Kati Haycock and M. Susana Navarro, Unfinished Business: Fulfilling Our Children's Promise, The Achievement Council, Oakland, 1988, p. 14

4. Michael Wald et al., p. 4

5. Edward Fishbein, The Threatened Dream: The Economic Squeeze on California's Middle Class, Report to the California Commission for Economic Development, Sacramento, October, 1988

6. Michael Wald, John Evans, and Marc Ventresca, "The Economic Status of Children," Conditions of Children in California, Policy Analysis for California Education, February, 1989, chapter 4, p. 5

7. Jerome Idaszak, "Family Life Worries Told," Chicago Sun-Times, October 5, 1988, p.5

8. The Gallup Organization, as reported in San Francisco Chronicle, February 27, 1989

9. "American Families in Tomorrow's Economy," report of hearings before

the U.S. House of Representatives Select Committee on Children, Youth, and Families, July 1, 1987, p. 17

10. Michael Wald et al., "The Economic Status of Children," p. 6

11. "Employment and Earnings Characteristics of Families: Second Quarter, 1987," U.S. Department of Labor News, July 27, 1987

12. California 2000: A People in Transition, California Legislature Assembly Office of Research, June, 1986, p. 2

13. Wald et al., "Children's Family Life," p. 4

14. Figure based on 1980 Census Bureau estimate that unmarried couples reside in 7 percent of households

15. California Supreme Court, Moore Shipbuilding v. Industrial Accident Commission (1921) 185 Cal. 200, 196, p. 257

16. Douglas J. Phillips, "Breakaway Human Resource Planning and the Bottom Line through Family Issue Management," working paper, Merck and Company, Rahway, N.J., November, 1987, p. 9

17. "Parent Involvement Programs in California Public Schools and Other Available Resources," California State Department of Education, 1987, p. 37

18. "America's Schools Still Aren't Making the Grade," Business Week, September 19, 1988, p. 132, and Kati Haycock and M. Susana Navarro, p. 4

19. Roberta Spalter-Roth and Heidi Hartmann, Unnecessary Losses: Costs to Americans of the Lack of Family and Medical Leave, Executive Summary, Institute for Women's Policy Research, Washington D.C., 1988, Table 9, p. 15

20. E. Richard Brown, et al., Californians without Health Insurance: A Report to the California Legislature, California Policy Seminar, September, 1987, p. 16

WORK AND FAMILY: THE CONTEMPORARY BALANCING ACT

"Taking the longer view, it seems to me that even the most pragmatic executive must be aware that whatever strengthens the bond between the workplace and the family very directly buttresses those special and economic institutions that are the foundation of our system of democratic, free enterprise."

Arnold Hyatt
President, Stride Rite Corporation
Industry Week, November 29, 1982

The majority of California's parents - fathers and mothers - hold jobs outside the home. Many also care for frail elders or chronically ill family members. They report frequent conflicts between their work and family responsibilities. Increasingly, employers are voicing concern as they witness the impact of the work-family conflict on the attendance and productivity of their employees.

California's working family members make a variety of choices in their attempt to balance family caregiving and their need to earn an adequate income: some work full time, some work part time, and some move in and out of the labor force as their family responsibilities change. But many find their roles inevitably conflict from time to time, forcing them to compromise the well-being of their family or the security of their jobs.

The Task Force believes that Californians should not have to choose between their jobs and their families. Paid work and family caregiving are equally important. A new set of policies must be developed that enable families to integrate their responsibilities by increasing the choices they can make to best meet their individual work and family needs. Rather than prescribe a single solution or endorse a particular family arrangement, the Task Force explored a variety of options to help resolve the work-family conflict in the interest of families and business alike.

Back when most Americans worked as farmers or craftspeople, the notion of a work-family conflict was unheard of because the two spheres were interconnected. Fathers, mothers, and even children worked in close proximity, generations lived in the same town, often under the same roof, and each family's economic and caregiving responsibilities could be shared by its members.

The growth of the industrial economy opened fissures in those work and family relationships by separating the home environment from the wage-earning environment. A new arrangement evolved in the years following World War II which became the model to which most families aspired - a husband laboring at the workplace for a wage sufficient to support his whole family, and his wife doing the unpaid work at home. Jobs that paid a family wage generally also provided health benefits for the family and pension plans to supplement Social Security in the married couple's retirement years.

In recent decades, that arrangement, too, has become outmoded. A decline in the wages, benefits, and job security of male workers, the growing desire of women to pursue paid employment, rising numbers of single-parent households, and the increased demand for women

> *Countries that are competing with us do much better by their families and their children than we do, so those people who tell us that we can't have a family policy because of economics ought to take a hard look at the competition and what Japan, Germany, countries with almost no physical resources at all, have. The main thing they've got is people, and they have developed their people and they are giving us trouble.*
>
> *Ray Marshall*
> *Former U.S. Secretary of Labor*

workers, especially in the service sector, have ended the work and family arrangements born of post-war prosperity. For most families, two incomes are necessary to buy the security that one wage used to afford. The result has been what many demographers have called a "revolution" - the dramatic entry of women into the labor force.

- Today, 37 percent of the entire labor force is made up of working parents. Seventeen percent have children under six years of age.[1]
- In 1940, only 8.6 percent of mothers worked outside the home; today 62 percent do.[2]
- Two-thirds of the new labor force entrants in the coming decade will be women; more than 70 percent of women workers are of child bearing age, and 80 percent of them will become mothers while in the workforce.[3]
- By the turn of the century, women will make up nearly half the entire workforce.[4]

For the most part, women have entered the workforce out of economic necessity. Two thirds of all working women are either their own or their family's sole support, or are married to men earning less than $15,000 a year.[5] The California Senate Office of Research found that the only thing that helped middle-income families keep pace with inflation from 1977 to 1986 was the increasing number of hours that women worked.[6]

A Choice Between Family and Work?

Entry into the paid workforce has not diminished families' concern for dependent family members - children, frail elders, or disabled relatives - who are left at home. Most families piece together complicated care arrangements and juggle their schedules constantly to meet both the needs of their family and the demands of their job.

It is not surprising that those who have some choice about working often opt to stay home, at least part time. In 1987, among families with children under six, 62 percent of mothers in two-parent families worked, but only 29 percent worked full-time. Thirty-three percent stayed home as full-time family caregivers.[7] Increasingly, fathers are also attempting to arrange their work schedules to spend more time at home, especially when their children are very young. However, when one parent does stay home full time, it is often at significant economic sacrifice. The median income of two-paycheck families is

$38,346 annually, while the median income of two-parent, one-income families is only $25,803.[8]

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Parents of infants are especially likely to want one parent to remain home. Psychologists and lay persons alike recognize the importance of "bonding", or establishing an intimate connection between parent and newborn. Bonding promotes security and trust in both parent and child and is an important element in the child's developing sense of self. Yet parental leave, which would allow for such bonding, is available to fewer than half of all working families.[9]

As the elder population grows, more employees are also assuming responsibility for the care of frail elders. They, too, often require time at home to meet the needs of their loved ones. A national survey of caregivers in 1982 found that 8.9 percent left their jobs in order to give full time care to chronically ill or disabled adults.[10]

Measuring the Work/Family Conflict

A growing body of research documents the conflict workers experience as they attempt to meet their dual responsibilities at work and at home. The conflict is taking a toll on them, their families, and their productivity.

- A Boston University study of 1,600 employees found that a quarter of them worried about their children while working

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"always" or "most of the time."[11]

- A study of employed parents with children under 16 found that parents missed work or were late on the average of once every three weeks because of child care responsibilities.[12]

- In a California survey of families caring for adults suffering from Alzheimer's, Parkinson's disease or other forms of brain impairment, more than half of the caregivers who were still in the workforce reported decreased productivity due to problems balancing their work and caregiving responsibilities.[13]

Some employees - mostly women who still put in two to six times as many hours on family duties as men[14] - must care for both their children and their parents while holding down a job. These women - the "sandwich generation" - often experience extreme stress as they attempt to meet the responsibilities of their multiple roles.

Yet juggling work and family responsibilities is not just a dilemma for women. In Bank Street College's Corporate Work and Family Life Study, equal proportions of mothers and fathers - just over 40 percent - reported work-family interference.[15] With labor force trends re-shaping family roles, balancing work and family has become a challenge for men and women alike.

- A Boston University study of a large Boston-based corporation reported 42 percent of the men and 43 percent of the women in the company find it hard to balance their job and home life on a daily basis.[16]

- The Department of Labor found that when parents leave their children at home alone for lack of supervised child care, female employees miss 13 days of work per year and males miss 13.4 days.[17]

Supervisor Sensitivity

A supportive supervisor plays an important role in employees' efforts to resolve conflicts between work and family. A study of 5000 working parents found a strong relationship between work-family stress and having a boss who is not sympathetic to workers' child care worries.[18] More surprising is the finding by the National Council of Jewish Women that having a supportive employer is a better indicator of a new mother's ability to return comfortably to work than having a sympathetic husband.[19]

Employees' own attitudes can also impede their attempts to manage their work and family responsibilities successfully. For example, when the Family Survival Project examined the role of supervisors in helping employees cope with responsibilities for disabled adults, it found that many caregivers are reluctant to share such a "personal" issue with their supervisor, even when their work suffers as a result.[20]

Costs to Employers

While the most serious impact of work-family stress is felt by workers and their families, it also affects employers.

- A survey by Fortune magazine found that parents whose child care arrangements had broken down were more likely to come to work late or leave early, miss work entirely, and suffer stress and stress-related health problems.[21]

- In a survey of 90 corporate managers, 73 percent acknowledged problems with employees taking unscheduled time off to care for elderly relatives, particularly to take them to doctor appointments and community agencies that are only open during business hours.[22]

As working family members stretch further and further to fulfill their dual - and sometimes triple - roles at home and at work, families and employers alike feel the strain. Today more than ever, an employee is likely to consider his or her family when making decisions regarding hiring, promotion and relocation.

- A recent study found that 30 percent of men and 26 percent of women had refused a promotion and transfer to a new job because it would mean less time with their family.[23]

In the coming century, family-oriented policies will become even more influential in employee retention and worker loyalty as the labor force shrinks and the percentage of working parents and caregivers expands.

Time for Work and Family

Time conflicts are at the heart of work-family stress. A mother's entry into the workforce creates more new work for her than just the time she spends at the job.[24] Working generates new family-related duties, like arranging for child care, transporting children back and forth, making other dependent care arrangements, and ensuring that children and other dependents feel safe and protected in their caregiving situations.

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A common feeling among working families is that they simply have too little time to perform all their tasks well, and they fear the toll their lack of time may take on their family. While inadequate time, in and of itself, need not damage a family, it certainly creates pressures. One California psychologist noted, "The lack of time... might be the most pervasive enemy the healthy family has."[25]

Families need time for meaningful interactions - talking together, playing, sharing meals, and coping with the unanticipated events of the day. Time is key to a family's ability to nurture its members and strengthen its relationships. Parents need time to be involved in their children's daily lives, help them with their homework, know their friends, and answer their questions.

If parent-child time together is in a long grocery store line or a frustrating traffic jam, chances are that neither parent nor child will be in a state of mind conducive to meaningful interactions. Long workdays and complicated schedules often mean that family members end up seeing one another late at night or early in the morning when they are too tired or too preoccupied to have more than brief logistical interchanges. Likewise, family members who care for elder relatives cannot rush their interactions without seriously threatening the quality of their relationship and the care they are giving.

In 1980, the majority of the delegates to the White House Conference on Families said flexible work hours were the most important workplace reform to help parents balance work and family.[26] Many surveys since then have had similar results. A survey of 440 working parents by Chico State University professor Gayle Kimball found that work-related time pressures are the most common complaint and, by far, the most popular pro-family workplace reform is flexible work hours.[27]

A study of employees who care for disabled adult family members found most want to work, but usually need to adjust their work schedules. The optimum balance for them is to work more than half time, but less than full time.[28]

The opportunity for flexible work time should be considered a necessary component of both family policy and public and private human resource management policy.
Barney Olmstead, Co-Director
New Ways to Work

Flexible Scheduling

Scheduling options that enable employees to apportion their time between work and family have become an increasingly important component of pro-family employment policies. A variety of flexible and reduced-hour work schedules have emerged in response to employees' needs. They include:

Flextime - a schedule that permits flexible starting and quitting times but still requires a standard number of hours within a given time period.

Compressed work week - full time work scheduled in fewer than five days a week.

Flexiplace and telecommuting - arrangements whereby regular employees can work off-site part of the time.

Regular part time - less than full time work that includes job security and all the rights available to full time workers.

Job sharing - two people voluntarily sharing the responsibilities of one full time position with pro-rated salary and benefits.

Voluntary reduced work time programs (V-Time) - a time/income trade-off arrangement that allows full time employees to reduce work hours for a specified period of time with a corresponding reduction in compensation.

As these alternative work options become more common, care must be taken that they not provide the rationale for abolishing existing workplace benefits. Employees cannot afford to lose job security, opportunities for advancement, or health and pension benefits in order to gain increased family time. In negotiating the implementation of flexible scheduling, employers and employees alike must take care not to meet one family need by creating another.

Family Leaves

When employees take time off to have children or care for critically or chronically ill family members, most have little or no security against job loss.

- Only half the largest 1500 U.S. corporations surveyed in 1986 offer job-protected leaves to new mothers, and only 27.5 percent offer adoption leave.[29]

Small employers are as likely as larger employers to offer some sort of maternity leave, but they are less likely to have set policies, offer as many weeks of job-protected leave, or make payments toward health insurance during the leave time.[30]

- Only 37 percent of large companies and 24 percent of small and medium size companies surveyed said they extend their leave policies to men.[31]

Many employees have no choice at certain times but to take a leave from work to meet family needs, even if it means losing their job. Quality infant care is nonexistent or too costly for many families. Adoption agencies often require a commitment by the parent to stay home four to six months with a newly adopted child. The needs of sick or disabled children are unpredictable. And more workers today must turn their attention to the unanticipated needs of aging parents and other elder family members.

> *I don't think that a woman should be penalized for having a child, you know. Why should we be penalized by having our jobs taken from us?*
>
> *Lillian Garland, Plaintiff, CalFed Savings & Loan et al.*

A job guaranteed family leave policy responds to the needs of the contemporary workforce and acknowledges that most family caregivers are also valuable employees. Sanctioned family leaves enable workers to avoid the impossible choice between caring for a family member or retaining a job - a choice that pits work against family, to the detriment of both.

Most current proposals call for leave without pay. While even that would be a great help for many families, it would still be of minimal assistance to low income employees who cannot afford to forego their paycheck. Ultimately, to ensure that family leaves are a practical option for all workers, a system must be developed, similar to our disability insurance program, that offers some form of substitute income during family leaves.

Employers Respond

Although major initiatives to minimize work-family conflict are just emerging and are too new to measure, a handful of studies have examined the benefits of work and family policies to employers. They have found improvements in employee recruitment, absenteeism, productivity, and morale.

- An American Management Association survey of 196 employers with flextime options found dramatic reports of improvements in employee retention, productivity, and reduced absenteeism. Eighty percent said the option had required no major administrative, training, or support costs.[32] Three studies cited by the Conference Board found that flextime as a scheduling option improved overall productivity by 12 percent.[33]

- A survey of 58 employers with on-site child care centers found that 88 percent reported improved employee recruitment as a result, 72 percent reported lower absenteeism and 65 percent said employee morale had improved.[34]

Increasing numbers of companies are establishing model policies that support families.

Merck and Company has established a range of family-oriented options that company officials believe account for the company's low 6 percent annual turnover rate, less than half the national average. Officials say flextime options have increased productivity 20 percent. An on-site child care center is credited with decreasing absenteeism, and reducing the length of the average maternity leave at Merck from seven to five months. The company's parental leave policy is estimated to save the company $12,000 per employee in pre-tax dollars which would otherwise be spent in hiring and training new workers.[35]

Travelers Insurance, Con Edison, IBM, and Remington Products offer such services as elder care information and referral, personal leave options, and reimbursement for certain elder care expenses.

Some companies are beginning to invest in family-oriented programs to benefit the community in which the business resides.

Target Stores gives a percentage of its annual profit to community programs that strengthen family life in the regions it serves. Hewlett-Packard did a family needs assessment in Corvallis, Oregon, and is now establishing sick child care and resource and referral programs. In California, the BankAmerica Foundation founded the California Child Care Initiative, a public-private effort to recruit and train family day care providers.

Several California cities have developed innovative family policies that extend family benefits to employees in domestic partnership families.

Los Angeles offers family sick leave and bereavement leave to domestic partner families, and the County of San Francisco is considering a similar measure. Berkeley, West Hollywood and Santa Cruz have gone even further, offering health and dental insurance to employees' domestic partners.

Employee Assistance Programs

Employee Assistance Programs (EAP's) are in a unique position to help employees and employers. Originally focused almost exclusively on alcohol and substance abuse, EAP's have gradually broadened their scope to help workers with the full range of personal and family problems that may interfere with job performance, including the strain of competing work and dependent care responsibilities.

Some EAP's have begun to provide counseling, information, and child care referrals. Others have added elder care assistance and parenting education to their services. Employers often rely on EAP's as "consultants" on work and family issues. Whether EAP's are in-house departments or external contractors, they are generally in a position to collect and analyze data, identify broad-spectrum problems, and help to develop family-oriented policies for employers. At the same time, they can serve to link employees with family supports in the workplace and the community.

Unions

Increasingly, unions - especially those with a large proportion of female members - have taken leadership in raising work and family concerns. Some, like the Service Employees International Union and the Communications Workers of America, have contributed significantly to national policy development and public education. A number of AFL-CIO affiliated unions have surveyed their own workers and found that many place as high a priority on family issues - like child care and flexible scheduling options - as they do on conventional "bread and butter" concerns. As a result, more unions today are bringing family issues to the bargaining table.

SEIU Local 399 negotiated a child care feasibility study with Kaiser-Permanente Medical Care Program of Los Angeles.

County workers in Santa Clara County negotiated a range of reduced *work time options that ultimately enabled more than 200 workers to split their jobs.*

In many communities, unions have forged alliances with other organizations to make the community itself more family-friendly.

In San Jose, SEIU Local 715 provided the impetus for the establishment of an after school "latchkey" child care program in a neighborhood school. The United Auto Workers at Douglas Aircraft in Long Beach have publicized their members' concerns regarding the availability of child care during evening shifts.

As more women enter the workforce, bringing their family responsibilities with them, unions will no doubt become even more involved in developing contract language and model programs to support workers' family-related needs.

Small Business: A Special Challenge

Small businesses also feel the impact of their employees' work-family conflicts, but they generally have few resources with which to implement family-oriented workplace policies. Small enterprises tend to have more diversified workforces and have limited capacity to substitute one employee for another. They also usually have smaller absolute profits and less room to absorb increased expenses. Yet when an employee at a small business misses work, the dent in the firm's productivity is likely to take on a significance proportionately greater than would be the case at a larger firm.

The dilemma facing small businesses and their employees is especially disturbing because small businesses account for a large portion of California's employment and play a substantial role in the economic vitality of the state. The small business growth rate in California is 16 percent, compared with a national rate of 11 percent. In 1986, nearly 4 million Californians worked in firms with 100 employees or less, and more than half were in firms with 20 or fewer employees.[36]

Small business owners who participated in a Task Force-sponsored roundtable discussion in Oakland expressed a deep-felt concern for the well-being of their employees and indicated their desire to help their workers balance work and family responsibilities. But they were fearful of government regulations that might mandate policies they felt they could not afford. New cooperative approaches must be developed to help small businesses meet the needs of their workers for the benefit of businesses and families alike.

California as a Model

The state of California - as an employer and a public jurisdiction - has the opportunity to offer national leadership in addressing work and family concerns. As the largest employer in the state, California can break new ground with policies that address its own employees' work and family needs. The state can also offer assistance to the private sector - employers and employees alike - by continuing to research work and family issues, participating in public education efforts, and developing innovative policy options. Finally, as one of the largest public agencies in the country, California can affect policies of government agencies and private organizations nationally. By encouraging businesses and other organizations with which it has contractual relationships to examine their own employees' work and family needs and develop corresponding family-oriented policies, California can motivate thousands of employers to take a positive step toward the resolution of work-family conflicts.

POLICY RECOMMENDATIONS

I. **Implement family-oriented employment policies that enable all families to meet their responsibilities at home and at work.**

Provide cafeteria-style flexible benefit packages that include family health insurance and dependent care services.

Provide family sick days in addition to employee sick days to allow employees to manage family illnesses or emergencies.

Provide job-protected family leave of up to four months for all employees for the birth or adoption of a child, or to provide care to an ill or injured family member.

Investigate ways to establish a state insurance fund for full or partial wage replacement during family leaves.

Provide flexible scheduling options with pro-rated benefits and job protection. Such options could include flextime, compressed work weeks, job sharing, phased retirement, voluntary part time and work sharing.

Establish employee assistance programs that include information and referral assistance for family and work issues.

Ensure that family-related employment policies define family broadly enough to encompass the diversity of today's families, regardless of family structure. The State of California should serve as a model for other employers by taking leadership in providing all the above family benefits to its own employees.

II. **Encourage the private sector to implement family-oriented personnel policies.**

Require businesses submitting a bid to the state to include a "family responsibility statement" that delineates their family-oriented employment policies.

In determining contract awards, give weight to a bidder's achievement of family-oriented employment policies, including health insurance, child care, elder care, employee assistance, family leave, flexible work hours, comparable worth compensation practices, and pro-rated benefits for less-than-full-time work.

Encourage local governments to establish a similar policy.

III. **Help small business to implement family-oriented policies while preserving their competitiveness.**

Convene representatives of small business to assess the barriers that impede their implementation of family-oriented employment policies.

Develop services to provide technical assistance in overcoming those barriers.

Facilitate the development of consortia through which small businesses can share the cost of family-oriented employee programs that they could not afford individually, such as health insurance plans and dependent care assistance.

IV. **Establish a state Office of Family and Work to promote family-oriented workplace policies throughout the state.**

Gather and disseminate information regarding California's family and workforce needs.

Educate employers and employees regarding work-family options through a comprehensive outreach effort aimed at local organizations.

Provide technical assistance to employers and employees attempting to implement work-family policies by working in a decentralized manner with local public and private agencies.

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FROM THE FIRST GENERATION TO THE LAST: A FAMILY CONTINUUM OF CAREGIVING

"For each early stage of development there is a parallel development toward the end of life's journey. For instance, the sense of trust that begins to develop from the infant's experience of a loving, supportive environment becomes, in old age, an appreciation of human interdependence."

Eric and Joan Erickson
Interview in
New York Times, June 14, 1988

Caregiving has always been at the heart of family life. It is an act of responsibility and love. Parents care for children; adult children care for their parents; well family members care for ill family members; and the able-bodied care for the disabled. Taking care of dependents has generally been a private matter for the family, traditionally, the unpaid work of the female family members.

Only in recent years, as women entered the paid workforce in unprecedented numbers, have we begun to look at the family's caregiving functions as a matter of public and economic concern. If the traditional full time caregivers - wives, mothers, and adult daughters - are no longer home full time, who will do the work they have always done?

The Task Force found this question to be especially critical in light of the current demographic shifts toward a growing dependent population. Today California's birthrate is at a 15 year high. By the turn of the century, demographers predict more than a 20 percent increase in the population under 18 years of age. At the same time, the elder population is the largest it has ever been. During the next decade the number of Californians over 85 - those most likely to require some degree of care or assistance - is expected to rise by 81 percent.[1]

Caring for children and ill or frail elders remains the primary responsibility of the family and is best accomplished by loving family members. But with more family dependents at each end of the age spectrum and fewer full time caregivers at home, the Task Force found that families will need new forms of support in their efforts to provide quality, loving care for their family members, young and old.

CARING FOR OUR CHILDREN

The statistics documenting the entry of women into the labor force are somewhat misleading, as they make it seem that women are marching blithely off to work, without a look back at the role they have left behind. In fact, most parents put together a complicated set of arrangements to balance their work and family roles, try to spend as much time as possible with their children, and worry a great deal about the quality of their children's care while they are at work.

- Several studies of working parents have shown that from 25 to 30 percent of parents surveyed experienced great difficulty in finding their current child care arrangement.[2]

- A recent Fortune magazine study of child care programs found that one quarter of all parents had experienced two to five break-downs in their child care arrangements in the previous three month period.[3]

> *I have a little brother. He gets out of school at 3:00. My dad can't get home until 6:00 or 7:00 because he has to work. I don't live with my mother. I would really like my brother to have something to do after school. A lot of people talk about child care for infants who can't take care of themselves, and people seem to forget about the older kids because they can walk home. They can use their key. They can get into the house. They can fix themselves a snack. But they can't teach themselves anything and they can get really bored and really unproductive.*
> *Laurel Johnson, Student*
> *McAteer High, San Francisco*

Hard-to-find and unreliable child care arrangements are a major factor in parents' worries. The most disturbing arrangement for parents is leaving children alone or in the care of older siblings.

Sadly, inadequate child care can also result in harm to children. According to a publication by the National Committee for the Prevention of Child Abuse called "When School's Out and Nobody's Home," 45 percent of destructive fires are started by unattended children.[4] In California in 1986, nearly 400 fires were started by unattended children playing with lighters, with a property loss in excess of $1.8 million.[5] Few tabulations are made of the number of children hurt when their curiosity leads them into unsafe territory, but no one doubts that an unsupervised child is likely to venture much further - often unwittingly - than one who is guided by the judgment of a supervising adult.

Child care is a societal issue, not simply the concern of an individual family. But devising child care policies is complicated by the variety of care arrangements families use. According to Census Bureau data for 1985, 48 percent of children under five whose mothers work are cared for by relatives. Twenty-eight percent are cared for by non-relatives, mostly in family day care homes, and another 23 percent attend licensed child care centers or pre-schools. Among school-age children under 14, 20 percent care for themselves after school.[6]

Using this analysis of child care arrangements to infer parental choice regarding child care is not reliable. The high rate of care by relatives, for example, may be due in part to parents' preference for family-based arrangements, but it is also partly connected to the cost and scarcity of licensed child care facilities. In a 1985 Gallup Poll conducted for the Governor's Child Care Task Force, more than half of those not using licensed care said that such arrangements were either unavailable or impractical because of cost or location.[7]

Availability of Care

One frequently cited study by the Current Population Survey found that, on a national level, one quarter of all stay-at-home mothers said they weren't employed because they couldn't find affordable, quality child care. Based on this finding, American Demographics magazine estimates that if even half of them could make child care arrangements, they would represent 850,000 new workers - a critical fact given the labor shortage predicted for the coming decades. Many would need infant care, which is in shortest supply and is also most expensive.[8]

- Licensed child care in California serves approximately 600,000 children, while estimates of children under 14 in need of care range up to 1.6 million.[9]
- In the San Francisco Bay Area, Sacramento, and Los Angeles County, licensed care providers meet only five to ten percent of the demand for infant care.[10]
- Infant care and after school "latchkey" care are the most difficult types of child care to find, except for sick child care which, in most California cities, is virtually non-existent.

Comparing California's child care costs with family income statistics, W. Norton Grubb, an economist at the University of California, Berkeley, estimates that half of all California families have a hard time affording licensed child care.[11] The average yearly cost for infant care is $4200 in child care centers and $3300 in family day care homes, while the average cost for pre-school care is $3,100. But these averages are deceiving. Actual costs vary widely from county to county, with pre-school care in some areas running as high as $4300 a year, and infant care more than $6000. Further, within each average is a wide range of prices; some families must pay far more than average to obtain quality care for their children.[12]

Though California has the nation's largest subsidized child care system, serving approximately 110,000 children from the state's lowest income homes, the Assembly Office of Research and others have estimated that fewer than 10 percent of eligible children are served by existing resources.[13] In San Francisco, for example, approximately 5000 children are on waiting lists for subsidized care.[14] Yet in spite of the growing need, the Department of Education estimates that in the past four to five years, approximately 5000 full-time subsidized child care slots have been lost because funding has not kept up with the cost of living.[15]

The Question of Quality

The child care problem involves more than the number of available "slots" - a strange term to use when referring to placements for children. The quality of care is also a matter of concern. Training

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and qualification of child care providers, standards regarding the ratio of adults to children, and the nature of the activities that take place during the child care day are all elements that determine the quality of a child care program.

UCLA education professor Carollee Howes studied the effects of a wide range of child care programs on children and concluded that children who entered low-quality child care as infants had the most difficulty with peers as pre-schoolers, and were distractible, extroverted and hostile as kindergartners.[16] On the other hand, the long-term benefits of high quality programs have been well-documented, especially for low-income and educationally disadvantaged children who show lifetime gain from a good pre-school experience.[17]

Staff Turnover

Quality is best assured when well-trained consistent caregivers are responsible for small groups of children. Constancy in the relationship between the caregiver and the child allows a child to feel safe and curious in exploring his or her environment. However, maintaining a constant caregiving relationship is seriously impeded by the extraordinary turnover rate among child care workers.

- According to the Child Care Employees Project, child care staff in one California survey had a turnover rate as high as 36 percent for teachers and 48 percent for aides.[18]
- Low wages are largely to blame. Recent surveys of local communities in California show that child care teachers average $12,600 annually - close to the poverty level for a family of four - while aides make even less.[19]

You will never have a good child care system in the United States unless you look at issues like trained people, paying them the salary a human being caring for children should be paid, and giving them the status that they deserve.

Edward Zigler, Director
Bush Center in Child Development and Family Policy
Yale University

Centers report difficulty in maintaining and recruiting workers and, inevitably, center workers are less experienced than they would be if turnover rates were lower. Family day care homes have comparable problems. In a 1986 survey, the California Child Care Resource and Referral Network found that more than 40 percent of licensed day care homes had gone out of business.[20]

Working with a group of children - whatever their age - is a challenge that requires more than mere instinct. Paid child care providers are professionals who should be trained and compensated appropriately. Excellent college-level early childhood education programs can be found throughout California in two and four-year colleges, but many child care providers - especially family home providers for whom no training is required by law - have limited opportunities to undertake training and few incentives to pursue child care as a career.

The child care delivery system is crying out for an infusion of resources. New monies are needed to expand the number of programs available, upgrade their quality, and attract new professionals to this critical caregiving profession.

The Insurance Crisis

The difficulty in obtaining affordable liability insurance is yet another factor constraining California's child care supply. Since 1985, child care providers, the Department of Insurance, and the Legislature have sought a solution to skyrocketing insurance costs. In October, 1985, the Insurance Commissioner directed all licensed liability insurance carriers to participate in CAL-CARE, a market assistance program for child care providers. Though the intent of the program was to make insurance affordable, child care providers say it has not substantially reduced premiums nor altered restrictive underwriting guidelines. A recent survey conducted by the Department of Insurance found that only 38 percent of family day care providers carry liability insurance, and only 14 percent have ever heard of CAL-CARE.[21]

A 1988 legislative effort to address the problem was vetoed. It would have mandated a study to review the possibility of forming a single statewide pool for child care liability insurance. Such a study would still be extremely useful in order to reveal the extent of child care providers' need, the insurance industry's true loss history, and the mechanism by which child care providers and California's families can best be served.

The Special Problems: Infant Care and Sick Care

One result of women's entry into the workforce has been an unprecedented increase in the number of infants, some as young as a few weeks, in child care. While this trend is too new for its effects to be fully understood, child development experts have raised concerns that an excessively early return to work on the part of the primary caregiver may raise the level of stress for the family as a whole, expose the infant to risk of infection in a group care situation, and in some cases, disrupt the process of bonding between the parent and child.[22]

Studies of infants as young as three months who are placed in high quality child care show no negative effects in their social interaction with peers or parents.[23] However, such centers are prohibitively expensive and not available to most families. The vast majority of infants in out-of-home care are in unlicensed family day care, which can vary in quality from excellent to abysmal.

An extended leave at the birth of a baby, as discussed in the previous chapter, is the answer many parents seek. A job-guaranteed parental leave allows new parents to care for their infants at home in the first few critical months and allows them more time to plan for care when they return to work.

Giving birth is something that, in a woman's lifetime, comes relatively infrequently. And no matter how imaginative or organized she is, she's unlikely to be able to delegate it to somebody else.

Alice Ilchman, Co-Chair
Family Policy Council
United Nations Association

Likewise, most parents feel that when their children are ill, home is the best place for them and parent's care is the best medicine. Though sick child care programs exist in a handful of California communities, they are few and far between, and they can usually only serve mildly ill children. Unfortunately, like extended parental leave, family sick leave is not available to most working parents. A 1986 survey of working parents conducted by the Children's Council of San Francisco revealed that only 34 percent were permitted to take sick days to care for their children's illnesses. Of those, 15 percent indicated that time off to care for children is limited, difficult, and not favored by employers. Thirty-three percent of parents without family sick leave as an option admitted they lie or make excuses to stay home when their children are ill.[24]

Various forms of parental leave - from a few days to care for a mildly ill child to a few months with a newborn or newly adopted child - fill gaps in the child care spectrum and allow parents to provide for their children's well-being while preserving their own peace of mind.

Child Care: A Shared Responsibility

The state is only one of several players in the drive to increase child care availability for California's families. Leaders from the corporate sector and local government have also become advocates for child care, recognizing that they, too, are negatively affected by the lack of child care services.

Some cities operate child care programs themselves or in conjunction with local providers. Others marshal local resources and provide in-kind support for new child care initiatives.

San Francisco and Concord passed ordinances imposing fees on new development for the purpose of funding child care.

Several cities - including Fremont, San Jose, and Irvine - have hired coordinators to facilitate local child care development. Fremont recently enacted a voucher system, supported by local taxes, to help low income parents meet the cost of child care.

In many cities, school districts or individual schools have begun offering child care of various sorts. In Pomona, the local school district assumed responsibility for virtually every type of child care - care for infants and pre-schoolers, extended-hour and weekend care, special programs for the babies of teen mothers, and latchkey care. Twelve different programs - some in school buildings and some in other community locations - serve 900 children from six weeks to 14 years.

Employers' support for child care often focuses on assistance to their own employees, though some businesses have created consortia to improve child care options community-wide.

Apple Computer recently opened a near-site child care center for its employees, adding child care to a range of family-oriented policies the company offers. The center cares for 70 children, from six weeks to six years of age, and charges parents market rate fees. A waiting list of 200 indicates the popularity of the center, which Apple believes not only addresses its employees' needs, but serves as a recruitment tool and enhances employee relations.

In several cities, the United Way has initiated consortia of employers to expand employer-supported child care and enhance other child care options in the community.

Parents will continue to pay for the best child care they can find and afford. But services do not yet meet the demand. Parents, employers, government, and communities must work together to ensure that children who need out-of-home care are provided safe, nurturing environments that facilitate their healthy development.

POLICY RECOMMENDATIONS

I. **Improve the quality and expand the availability of licensed child care in centers and family day care homes.**

Expand the state subsidized child care programs with the goal of serving all low income children.

Expand efforts to recruit and train child care providers, with special emphasis on increasing the supply of infant care.

Develop teams of family support professionals and child development specialists who, upon request, will visit child care centers and homes to provide consultation in child development and parent-child concerns.

Upgrade the status of child care workers by expanding training opportunities, raising wages, and improving benefits. Methods should include:

> Creating a trust fund to provide tuition and staff coverage (substitute child care workers) to enable child care providers in centers and family day care homes to participate in training programs;
>
> Developing accredited alternative training programs that are accessible to staff, such as on-site mentor programs;
>
> Establishing a salary enhancement fund to provide grants to centers to upgrade wages of child care workers; and
>
> Studying ways to expand the availability and reduce the cost of liability insurance for home and center-based child care providers.

II. **Expand the role of local government in developing new options for dependent care.**

Encourage local government to assess the impact of all new commercial and residential development on the local need for child care and determine appropriate ways to address that need.

Expand city and county general plans to include family needs, with a particular focus on the need for child care and elder care facilities.

Promote cooperation between school boards, local government, and community agencies to ensure the maximum utilization of all publicly-owned buildings and community facilities to meet family needs, especially in the areas of child care, elder care, and supervised youth activities.

III. **Encourage local school districts, in collaboration with child care providers and family service agencies, to implement a coordinated system of child care and family services that incorporates neighborhood schools as community centers.**

Components of such a coordinated program could include:

K - 6 education;
Before- and after-school child care for school-age children;
On-site child care; and
Parent education and family support services.

Ensure that any newly constructed elementary schools include space that is appropriate to house child care and other family services.

WHEN ELDERS ARE NO LONGER ABLE: FAMILIES AND CAREGIVING

Record numbers of elders are entering their second century, providing a milestone in the history of humankind. While most elders are active, chronic health problems plague many, especially the oldest, those over 85. Others, sometimes at relatively young ages, are struck with debilitating diseases that incapacitate them mentally or physically for many years. Instead of being able to celebrate their longevity, these elders face the need for increasing assistance, sometimes resulting in a state of total dependence on others.

- In the United States, families provide approximately 80 percent of the care needed by ailing elders.[25]

- The typical primary caregiver is a wife or adult daughter in her late 50's, caring for someone who lives in her home or very nearby.[26]

- Many of the frail elderly who reside with family members are as disabled as their nursing home counterparts, but because they have someone to care for them, they are able to remain at home instead of moving to an institution.

A family is likely to think of elder care in different terms from child care. Planning is more difficult for elder care because the need to care for a parent or mate is seldom anticipated, and its eventuality is one most people avoid contemplating. The length of care is also generally unknown. A chronically ill elder does not outgrow the need for care as does a child; rather than becoming less dependent over the years, he or she is likely to demand greater attention and care. Yet many of the issues are the same - the lack of affordable quality caregiving services, the need for employer sensitivity and supportive employment policies, and the under-payment of caregiving professionals.

The Caregiver's Silent Burden

Many families live for years with an ailing parent or spouse and are able to provide the comfort and care needed. But family caregiving arrangements can also cause tremendous strain, putting the caregiver's own health and financial security at risk.

- Forty-four percent of caregiving is for one to five years, while 20 percent is for more than five years.[27]

- Two out of five caregivers spend 40 hours a week in their caregiving responsibilities.[28] They perform such tasks as administering medication, caring for personal hygiene, doing household chores, shopping, and providing transportation.

According to Dr. Diane Arnold, gerontologist at the University of

California's Center on Aging in Berkeley, caregivers often must sacrifice their own privacy, vacations, even their salaries. Seventy-eight percent of the caregivers who work are forced to work fewer hours, re-arrange their schedules, take time off without pay, or quit altogether, causing further disruption and stress in their lives.[29]

Caregivers commonly report feelings of lack of control over their lives, conflicts between the elder for whom they are caring and others in their lives, and a great sense of isolation. One study of caregivers found that nearly half sustain major depression, minor depression, and intermittent depressive disorders.[30] A recent Duke University study recognized the economic, logistical, and mental costs to caregivers and concluded that physicians should take note if their patients are caregivers; that fact alone signals the potential for health risks.[31]

Recent studies have found that a caregiver's sense of burden is a more important factor in the decision to institutionalize an elder family member than the severity or duration of the elder's condition.[32]

People do care about their parents. And parents and older persons do care about their children and their grandchildren. The family in many respects is strong, although it is changing dramatically, and we must now begin to look at ways to help families with options for taking care of their elders.
Fernando Torres-Gil
Andrus Gerontology Center
University of
Southern California

Growing Need

Trends point to increasing difficulties in families' ability to care for their ailing members. Women caregivers are entering the workforce in record numbers; in the next generation few wives and daughters will be available to provide full time care. The mobility of California's families means that many live in cities hundreds of miles from their parents and grandparents. Family size is shrinking, leaving fewer adult children to share the caregiving responsibility. And the size of the population needing care is expected to mushroom.

- In 1990, approximately 414,000 Californians over 65 will need some sort of assistance, such as help with daily household chores, assistance with personal care needs like eating, dressing and bathing, or nursing care and medical treatment at home. By the year 2020, the number of elders in need of such help is expected to grow to 1.1 million.[33]

To plan for future long term care needs, policy makers must recognize the benefits of family caregiving, but come to terms with the obstacles facing families as well. Policies must reinforce family caregiving by ensuring the availability of adequate support for both patient and caregiver.

Some policy makers are fearful that by funding professional or formal services to help with the care of frail elders, families' motivation to provide informal care will be undermined. Evidence, however, is to the contrary. Most families do not abdicate their caring duties after receiving formal assistance; rather, the help reinforces their desire to care for their own family members and extends their ability to do so.

Assistance of two types is essential to a strong family caregiving system: direct services and financial aid. California has excellent models of both types of aid, but not enough of either to meet existing need.

Direct Services

Direct service programs include a wide range of community-based services that supplement the care and assistance families are able to give. Among the services offered are adult day health care, home health services, Alzheimer's day care, transportation to medical appointments, respite care to give caregivers a break, congregate meals, and delivered meals for the homebound. In recent years new options have been developed, like short term stays in nursing homes that allow a family caregiver to take vacation or full time day care that enables the caregiver to stay in the paid workforce.

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Information exchanges - ensuring that families know of the resources available in their community - and emotional support are invaluable

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in helping caregivers understand and cope with their responsibilities. Peer support groups break the sense of isolation and hopelessness that often envelop the primary family caregiver, while public recognition of the value of the caregiving role provides a foundation from which the caregiver can more readily ask for help.

> *We have to recognize that as people are becoming older and acquiring disabilities, if the thrust of society is to have policies that do not allow people to be integrated into the community, then we are dealing with a huge problem of isolation and segregation.*
> *Judy Heumann, Co-Director*
> *World Institute on Disability*

Direct services often provide just the little bit of help a caregiver needs to avoid institutionalizing an elder parent and can result in a marked improvement in caregivers' physical and mental health. Unfortunately, lack of funding and inadequate outreach and information leave many families without the help they need.

- Fewer than half the families caring for brain-impaired adults who sought respite care during 1987 were able to find it, due to limited funding for respite services.[34]

- Access to information was one of the most frequently cited concerns of caregivers who testified at the 1988 San Mateo County Hearing on the Issue of Caregiving. Several witnesses said that when they assumed caregiving responsibilities, they did not know of any available services; others said that even medical professionals failed to refer them to appropriate programs.

Financial Support

The largest source of financial assistance for caregiving is the In-Home Supportive Services Program which serves more than 119,000 low income elderly and disabled people by paying for homemaking services, personal care, and transportation. IHSS allows many elders to receive essential services they would otherwise go without, often enabling them to avoid institutionalization. But the program has deficiencies that at best interfere with its effectiveness and at worst can result in harm to clients or workers.

IHSS homemaker aides are paid minimum wage and seldom receive any sort of employment benefits. Though the state issues the IHSS worker's paycheck, it does not screen workers or monitor the quality of care they provide. While most IHSS workers try conscientiously to offer quality services, they receive no formal training or supervision, and they often must absorb costs involved in delivering care. For example, they are required to have a car to transport clients to medical appointments, but they are not paid for mileage or insurance. They often work more than eight hours, but receive no overtime compensation.[35]

We go into these people's houses; we take care of them. We give them love because that's mostly what they need, love and understanding. We take care of them like nurses. We have to do therapy - psychologically, mentally. We learn, ourselves, how to treat a blind person. We only earn $3.72 an hour. We get no mileage; we do their groceries; we take them to the doctor. We take them out because these people need to go out. We have to manage a way to take them in wheelchairs, by walkers, however, but we have to do it. We have to manage it one way or the other, otherwise these people will be without care.
Susana Ferrell
IHSS Worker

Such working conditions are a threat to quality care - a concern shared by elders, their families, and the IHSS employees themselves. Not only must efforts be directed at ensuring adequate funding levels for the IHSS program, but training and oversight components must be incorporated to insure that elders receive decent care without placing excessive burdens on the IHSS caregivers.

New Funding Patterns Needed

For those frail elders ineligible for IHSS, professional caregiving can quickly become prohibitively expensive. Medicare and private insurance companies are highly restrictive in their coverage and generally biased against care which is not specifically medical. Yet, for most chronically ill elders, direct medical care is the least of their needs. On a daily basis, they are much more likely to require the assistance of an aide - someone to help them bathe, dress, eat, and get around. MediCal, which is only available to very low income elders, is also biased against home care, creating a direct incentive for families to institutionalize an elder even though a nursing home is a much more costly answer to the elder's care needs.

If non-medical care were reimbursed as fully as medical care, many families could avoid institutionalizing their elders altogether. Breaking away from a strict medical model for reimbursement by recognizing the therapeutic value of non-medical care - whether delivered at home or in community programs - would decrease costs and enable many elders to remain where they most want to be - with their own families, in their own communities.

The growth of the elder population and its increasing longevity points to the need for a wide array of services and new ways to fund them. State and federal government must endeavor to develop financing mechanisms that protect the economic well-being of the patient's family and provide realistic options for his or her care.

Community-wide Response

As is the case with child care, comprehensive support for frail elders and their families will require attention from business, government, and community agencies. Public awareness is just awakening to the challenge of elder care, but in some communities and workplaces model programs are already emerging.

Travelers Insurance Company surveyed its employees in 1985 and found that one in five employees over the age of 30 was providing some amount of care for an older person on the average of 10 hours *a week. In response to the expressed needs of its employees, Travelers instituted a variety of support services, including education and information programs, a dependent caregiving allowance, flextime options, and four weeks per year in unpaid leave time.*

IBM and the Bank of America offer employees help in finding dependent care through an Elder Care Referral Service. IBM recently introduced an extended leave policy that allows its employees to take as much as a three year job-protected family leave to address caregiving needs.

Some California communities have stretched their limited resources by forging alliances among local non-profit organizations, the medical community, and businesses. In San Mateo County, the Hospital Consortium, a nonprofit cooperative of five participating hospitals, developed a state-funded case management system and then raised additional monies locally to operate a much needed respite program. In one San Mateo city, a local business and a Kiwanis Club "adopted" an adult day care center and sponsor fundraisers for it annually.

Preparing for Life's End

The largest percentage of health care dollars is spent at the very end of life, often on multiple medical interventions and heroic procedures that succeed in prolonging life a few days or a few weeks. Many elders today are seeking assurances that their final days will impose a minimum of hardship on their families. They are attempting to prepare for life's end thoughtfully and with dignity by writing "living wills" or otherwise arranging for future medical decisions in case they become too ill or incapacitated to act in their own behalf.

All adults and their families should be aware of these options and have access to them. The ability to make thoughtful health care decisions is important at any stage of life; counseling and information should always be available. But especially toward the end of life, a sense of effectiveness is a critical resource. How people end their years is as meaningful as how they begin them. All family members deserve the opportunity to extend their effectiveness and responsibility into their final days.

POLICY RECOMMENDATIONS

I. Increase assistance available to both family caregivers and

care recipients.

Establish community-based networks that facilitate mutual support among caregivers and increase public awareness of caregiving issues.

Increase the availability of respite care and encourage physicians to prescribe respite care to maintain caregivers' health.

Establish centralized community-based information and referral systems for elder care that serve every community.

Ensure that information on elder care services is available in physicians' offices.

Increase the availability of community-based services that supplement family caregiving, especially for families where caregivers are employed outside the home.

Services should include:

Adult day care centers;
In-home professional caregiving support;
Adult day health care;
Door-to-door transportation to help frail elders attend community-based programs and medical appointments; and
Home-delivered meals.

II. Improve the quality of home-based care.

Increase training and technical assistance for family members who care for frail or disabled family members.

Increase training and supervision of In-Home Supportive Service (IHSS) workers and other paid in-home caregivers.

Increase wages of IHSS workers and provide them with benefit options.

Ensure sufficient financial assistance to low income and near-poor families to ensure their access to quality home-based care.

III. Increase public information regarding the steps an individual or a family can take to plan for a member's health and social welfare in the later stages of life.

Provide counseling for health care decisions that must be made throughout the lifespan.

Ensure that information on living wills and the durable power of attorney is available through hospitals, social service agencies, and doctor's offices to help adults plan for later-life decision-making.

Caregiving exists on a continuum. It runs throughout the life cycle, from birth to death, and it spans a breadth of activities, from the most minimal of assistance to round-the-clock supervision. Every family with dependents has its own set of needs that fall somewhere on the caregiving spectrum. Ensuring the comfort, safety, and nurturance of all dependent family members will always be a family responsibility. But as families change, the resources available to them must change also; that is where the family's responsibilities intersect with those of government and business. It is in the interest of all parties that family dependents - children and adults - are cared for with the concern and dignity they deserve. The goal of public policy should be to provide sufficient options so that every family can find the caregiving support it needs.

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RAISING THE NEXT GENERATION: HELPING PARENTS PARENT

"It is the role of society to engender within its citizens the awareness of what it is to be a parent. No public or private agency, child care or social worker, teacher or friend can replace the parent in the child's mind. The high calling of parenthood must be more adequately recognized, respected and honored by our society. Therein lies the future of our nation."

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The role of parenting carries with it far broader expectations than caring for a child's physical well-being. Parents must foster their children's emotional and intellectual development, imbue them with values and hope, motivate them to learn and achieve, and teach them to cope with the world's complexities. Each generation of healthy adults - endowed with coping skills, problem-solving abilities, and a sense of values - is a testament to the efforts of those who parented them.

Yet, in spite of the obvious importance of parenting, the Task Force noted that society does little to help parents parent, and often places unnecessary obstacles in their way. Moreover, as we approach the year 2000, new circumstances confront many of California's parents, challenging their resourcefulness and dedication.

> *What once would have been an extended family in a tight-knit community is often today an isolated family without the benefit of grandparents or neighbors to provide advice and support.*
>
> *The mobility of California's families - whether they have come from other countries or are relocating from one city to another in search of housing or job opportunities - has deprived many of their cultural traditions and familiar support systems.*
>
> *A high teen pregnancy rate is pushing thousands of youth into parenthood before they have reached their own adulthood.*
>
> *Greater numbers of parents are single and must struggle to provide the sole support - financial and emotional - for their families. In California, nearly one out of every four children lives in a single parent household.*[1]
>
> *The majority of parents - single and married - face increasing time stress as economic pressures demand they spend more hours working and fewer hours with their children.*

Today's parents, like the generations before them, will raise their children by relying on instinct, common sense, and the parenting skills they learned in the course of their own upbringing. But they must do so in the face of social and economic changes that are placing increasing stress on parents, forcing many to seek new avenues for guidance, assistance, and reassurance. Within this context of change, how can California's communities support parents and help them ensure the healthy growth and development of their children? The Task Force explored ways to strengthen society's respect for the *parenting process, mitigate pressures that interfere with effective parenting, and enhance the capacity of California's parents to meet the complex demands of their job.*

EFFECTIVE PARENTING: A KEY TO THE FUTURE

Parenting is a complex and dynamic process, affected by an array of factors that are different for every family. Parents bring to their role disparate resources, capabilities, and experiences. Their perspective and behavior are molded by their religious and cultural backgrounds, as well as their relationships with their own parents. Parental behavior is also shaped by the social realities their families face. For example, parents who have been discriminated against because they belong to a minority group outside of society's mainstream must teach their children a special set of coping skills to handle the prejudice they too are likely to encounter.[2] Parents of immigrant families not only must adjust to language and cultural changes, but are confronted with models of parenting entirely different from those they knew in their home countries. Southeast Asian refugee parents, for example, have found their traditional approaches to discipline and education to be in direct conflict with expectations in this country, creating disturbing tensions in their relationships with their Americanized children. These families must struggle to find new patterns of behavior that fit their new culture and are responsive to the particular difficulties their families face.[3]

Even the entry into parenthood varies. Some share parenthood with a spouse, while others are single parents. Most are biological parents, but increasing numbers have become parents through adoption or the formation of blended families. Disabled parents, parents from non-traditional households, teen parents, parents of exceptional children, parents who experienced unhappy childhoods of their own - all confront their own set of difficulties and challenges.

Despite their differences, all parents - regardless of their background or resources - are expected to nurture and love their children and care for them physically, emotionally, and developmentally. Most parents want the best for their children and attempt to meet those expectations as fully as they can. Through the combined efforts of community organizations, government, business, and schools, an

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environment must be created in California that respects the differences among families, but at the same time ensures that all parents have the resources to fulfill the responsibilities of parenthood and reap the rewards that it offers.

Parenting Education

While there may be no single set of "rules" for successful child rearing, a great deal is known about child development that most parents find useful and reassuring. Studies have shown that parents with child development knowledge are more likely to be responsive to their children, have positive parent-child contacts, and better understand the risks of child injury.[4] Inadequate parental knowledge, on the other hand, can hinder parent-child relations. Child development information offers parents concrete insight into their children's behavior and the psychological and social stages of a child's growth. When they know what to expect, parents can respond appropriately, helping their children grow toward their full potential.

Professionals as Family Teachers

Naturally, parents seek information about their children's development from the professionals in whom they entrust their children's care - doctors, nurses, child care providers, and educators. However, many professionals receive little or no training to prepare them for their role as parent educators and often devote scant attention to parent education in the course of their daily work.

- Neither elementary nor secondary school teachers in most training programs are required to complete courses related to parenting, nor are they required to develop expertise in teacher-parent relations.

- Credentialed child care providers must complete a core curriculum that includes a course on community and family relations, but the content of the course, which is determined at the discretion of individual teaching institutions, varies widely.

Many who work in the field of teacher training recognize the importance of the parent-teacher relationship and have attempted to build that component into an already tight set of credential requirements. But because this area has not yet received priority attention, most teachers still must learn on their own - for better or worse - how to work effectively with parents.

The medical profession is no different. The average pediatrician receives little training in behavioral and interactive components of child development, and residencies seldom stress the importance of "anticipatory guidance" - explaining to parents what to expect in the coming months of their child's development.

- An oft-cited 1980 study revealed that pediatricians in private practice spent only 7 to 97 seconds during a standard 15-minute well child appointment offering parents any form of guidance regarding their child's development. Of particular note was the lack of time spent discussing issues of safety, sex, behavior, and growth.[5]

Yet parents continue to rely on their pediatrician for child information, and research shows that when they receive it, they benefit.

- One study showed that mothers who were given a moderate amount of guidance and counseling felt more supported in their child rearing roles, knew more about child development, and reported having more positive contacts with their children.[6]

Though interest in behavioral pediatrics is growing and medical providers trained in recent years appear to be more responsive to parents' needs, few training programs focus on parenting per se.

One model program at Stanford Medical School was designed by parenting educators and oriented to parents' practical needs. It teaches new pediatricians - most of whom do not yet have children of their own - about the realities of child-rearing and helps them to develop skills to communicate effectively with parents. The program includes a mandatory rotation for first year pediatrics residents and elective rotations for second and third year residents.

Parents deserve meaningful attention from the professionals who work with their children. Information from professionals can help guide a caring parent and supplement the resources he or she already has. Institutions that serve families must afford professionals the time necessary to share information with parents, and professionals must be trained to do so effectively.

Public Schools and Parenting Education

In 1985, the California State Department of Education surveyed the state's school districts to see which districts had programs in family relationships and parenting education. The majority of school districts

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- 83 percent - had never done an assessment to determine whether there was a local need for parenting education, nor had most of them approved grade-by-grade guidelines for such a program.[7] With the help of an advisory committee of educators from throughout the state, the Education Department published guidelines to assist the districts in developing parenting education programs. But to date, fewer than 20 school districts in California have implemented a parenting curriculum.

Elsewhere, states have developed a variety of school-based parent education programs, and in some cases, they serve parents as well as students.

In New York, several large school districts have implemented a parenting education program that combines a curriculum for students from pre-school through ninth grade with workshops for their parents.

In 1984, the state of Minnesota established the Early Childhood Family Education program, run by the state's 435 school districts. ECFE offers parents workshops on parent and family education, access to lending libraries of toys, books, and learning materials, and information on other community resources for families.

Drawing from the experience of these and other school-based approaches, California has the capacity to develop and implement an innovative program of parenting education that utilizes the public schools to serve children and parents alike.

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Parents are the best part of the family. In my family, I always talk to my parents every single day. I tell them my problems; they tell me their problems. And if I think something's right and they think something else, we always try to work it out. We always try to agree on something that will be right in a common way, that will be helpful to me. I think that parents are the best part in the family because if there weren't the parents, there would be no families any more in this world.

Roberto Gil, Student
Le Conte Jr. High
Los Angeles

Family Support Systems

A family's informal network of relatives, friends, neighbors, and co-workers plays an integral role in everyday family life and in times of crisis. Parents turn to their support networks to share the joys of their children's development and to seek advice, assistance, and guidance in child-rearing.

A family's support system is not just a convenience. A network that provides information, emotional reassurance, and physical or material assistance is essential to most families. The lack of a such a support system contributes to families' sense of isolation and to parental self-doubt. Isolation can magnify the sense that problems are beyond solution and resources beyond reach. Studies have found that "social impoverishment" - having few social relationships and perceiving that help would not be forthcoming if needed - even appears to be related to a higher incidence of child abuse and neglect.[8]

Yet throughout the state, conventional support systems are unraveling. Many Californians live hundreds of miles from their relatives. Often families do not even know their neighbors.

- In 1980, 23 percent of California's homeowners under the age of 35 moved at least one time. Fifty-four percent of renters in that age bracket moved at least once. While older residents moved less often, the statistics indicate a substantial lack of neighborhood stability for many families, especially those who are lower income and do not own homes.[9]

- Studies have shown that as women enter the workforce, their natural support systems diminish because they have less time to maintain the family's community ties.[10]

Over the past fifteen years, hundreds of community-based family support programs have sprung up across the country to fill holes left by changes in families and communities. They are different in every community, offering a variety of services such as "warm-lines," self-help discussion groups, home visits to new mothers, and respite care for parents who need a break. Locally oriented to meet grassroots needs and funded (usually on a shoestring) by local sources, this new wave of family resource programs responds to families' quest for information, services, and support.

One northern California model, the Parent Services Project, is located in eight state subsidized child care centers. It brings parents together *in a convenient location for relaxation and fun, and offers an array of support services such as training in first aid and parenting skills, respite and sick child care, and access to counseling and other social services.*

Avance Parent-Child Education Program in San Antonio, Texas, offers bilingual parent discussions on child growth and development, toy making classes, day care practicums, library use, information and referral services, field trips for parents and children, and communal holiday celebrations.

Like parent support projects across the country, these programs have successful track records, but are limited by their reliance on meager funds. Public funding is warranted to spur the development of further local efforts to serve parents in communities throughout California.

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My father had never really spent time with me when I was younger. All I remember my father doing with me as a kid was taking me to the barbershop to get a haircut, which I hated. I plan to spend as much time as possible with my son. When he has problems I'm hoping he will come to me and talk to me about his problems.
Skip Newman
Teen Father
Los Angeles

Parental Empowerment

The confidence that grows from knowledge, support, and access to information enables parents to act in another capacity - that of advocate. Parental empowerment - parents' confidence they have the ability and the right to affect the world in which their children live - is a powerful tool. It enables parents to influence the institutions that most affect them and their families.

With a sense of empowerment, a parent who is concerned with how a school program is run is more likely to try to change it. Parents who believe their children have been mistreated are more likely to investigate a wrong and attempt to rectify it. On a broader scale, parents working together can affect public policy in behalf of their children by participating in the political arena where they can help to shape the environment in which their family's future lies.

Assuming an advocacy role encourages parents to assert their authority and rights in a positive manner. When parents act as advocates for their children, they not only help to build a better community for their families, but they teach their children that active leadership and creative intervention can promote desired outcomes and change.

But many parents lack the self-confidence and information necessary to exercise an advocacy role. Many of the institutions that most affect families - schools, medical institutions, even the city bureaucracy - do not encourage parents as leaders and advocates. In some cases, they unintentionally neglect to share information that parents need to participate effectively. At other times, they provide inappropriate forums for parent participation. Research regarding parental involvement in the schools, for example, shows that middle and upper class parents fit readily into traditional parental roles - as members of the PTA or various parent advisory committees - but that these avenues have been less successful in involving lower income parents.[11]

Refugee and immigrant parents face particularly daunting barriers. According to Julia Chu of Oakland's Chinese Community Center, they are often unable to participate in school functions because many of them work in the evenings or lack transportation. The absence of translation services feeds the general sense of intimidation many new residents feel in the face of school authorities. Sometimes their own cultural traditions teach them to relinquish their authority out of respect for the educators. Only through special organizing and recruitment efforts are these parents likely to be integrated into the life of the school.[12]

By supporting the participation and empowerment of parents, community institutions can build powerful alliances to achieve common goals. Police officers benefit from strong working relationships with parents in the mutual interest of combating juvenile delinquency. Schools gain when they draw on parents' skills to expand programs and enhance student performance. Cities gain when increased numbers of parents participate in civic activities. But all these institutions must include parents on the parents' own terms, provide a space for them within the structure of the institution, and allow them to contribute in ways that take into account time constraints, economics, and cultural differences.

In inner-city Oakland, the principal of Brookfield Elementary School has established a variety of programs designed to encourage the participation of parents by building their sense of ownership of the *school. Staff regularly telephones parents and places a high premium on attracting them to school events. A community counseling center holds parent support sessions at the school, and the building is made available to neighborhood organizations. The result has been a sharp increase in parental involvement, a greater sense of teamwork among parents, the neighborhood, and the school, and a changed attitude among students who view school as more important because their parents are taking time to participate.*

Washington Preparatory School in Los Angeles organized parents, many from near-by housing projects, to observe and evaluate classroom activities, assist with school programs, and advocate for the school in the larger community.

If parents are discouraged from participating in arenas critical to their family's well-being, they and their children suffer. With support from other parents, information and encouragement from professionals, and an understanding of the institutions that affect their children, parents can serve as potent advocates for their children and their communities.

POLICY RECOMMENDATIONS

I. **Establish a network of state-funded programs, based on existing cost-effective models, that provide parenting education and support services tailored to meet the culturally diverse and multi-linguistic needs of the communities they serve.**

Such programs should strive to:

Build on family strengths and promote healthy family functioning rather than focus on intervention after a problem becomes a crisis;

Reach parents through local institutions that already have contact with families (e.g. hospitals, employers, child care centers, religious institutions, etc.);

Ensure parental involvement at every level of program operation and encourage parents' advocacy role;

Promote the development of parents' leadership skills; and

Promote the importance of family time together, communication, and caring.

II. **Expand K - 12 curricula in all schools to include preparation for parenting and family life.**

Curricula should include:

-- Stages of human development, including child development and the aging process
-- Interpersonal communications
-- Conflict resolution
-- Decision-making
-- Money management
-- Values of commitment and interdependence
-- Roles and responsibilities of family members
-- Legal and economic implications of family life
-- Goal setting
-- Critical thinking
-- Current information on changing family structure and recognition of family diversity

III. **Implement programs in the public schools for parents of pre-school children, ages 0 through 4, to enhance parents' knowledge of early childhood development and promote their on-going involvement in their children's education.**

IV. **Encourage professionals who work with families to serve as effective parent educators.**

Expand the training of professionals who work with parents and children (particularly educators and health providers) to include training in child development, parenting, and effective professional-client communications.

Encourage professionals to promote parental advocacy and participation in the institutions that affect their children.

Ensure that schools, health clinics, and other agencies that serve parents and children allot adequate time for professionals to meet with and educate parents.

V. **Ensure that parenting information is readily available to any parent seeking it.**

Encourage employee assistance programs and unions to expand services to include referrals and resources for parenting education and support programs.

Encourage local associations and community organizations to devote time and resources to supporting parent education efforts.

Coordinate a widespread publicity campaign by political, corporate, educational, and religious leaders to promote parent education and family relations.

TEEN PARENTS - A GROWING COMMUNITY CHALLENGE

Between 1970 and 1986, the percentage of out-of-wedlock births to adolescents in California nearly doubled. By 1985, one in twenty females aged 15 to 19 gave birth, and the number of babies born to the youngest teens, age 10 - 14, grew by 27 percent.[13]

Teen parents - mothers and fathers - face multiple difficulties in trying to raise and support their children. Teen parents experience lower educational achievement and reduced earning power.

- The younger a pregnant adolescent is, the less likely she is to complete her education. Only 29 percent of those who become mothers at age 14 or younger are likely to finish high school. The probability rises to 50 percent for adolescents who become mothers when they are 17.[14]

- Teen fathers are 40 percent less likely to graduate from high school, and only 50 percent as likely to complete college, as their counterparts who have children in their twenties.[15]

Many fathers walk away from the situation, unprepared emotionally and financially to support their newborns. Little research has been done to explore the effects on young fathers who abandon their children or maintain only tenuous ties with them. Anecdotal evidence indicates many care a great deal about their offspring and, underneath their outward showing of bravado, are ashamed of their helplessness as a parent.[16]

> *Seventy percent of young black men won't have jobs by the year 2000. And if they don't have jobs, they can't find housing; they can't take care of kids. And rather than live a life of pain around a child they can't take care of, young fathers walk away. They don't walk away because they don't care; they walk away because they can't cope.*
>
> *Ron Johnson, Counselor*
> *T.H.E. Clinic*
> *Los Angeles*

The erosion of employment opportunities for young fathers has been linked directly to their low marriage rates. Young fathers with earnings under the poverty threshold are three to four times as likely not to marry as their counterparts who earn higher wages.[17]

Teen mothers face the likelihood of isolation, frustration, and long-term poverty. They are less likely to receive adequate prenatal care, more likely to deliver low birth weight babies, and their infants are at greater risk of suffering injury or death due to neglect.[18]

- Of all the teen parents in 1985, only 11.7 percent were enrolled in programs to help them finish high school and meet the demands of parenthood.[19]
- Only 16 percent of California's 1,025 school districts have comprehensive programs for teen parents.[20]

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The multiple stresses experienced by teen parents - constant financial pressures, underdeveloped coping skills, and lack of maturity - do not bode well for their parenting capacity. Teen parents require all the parenting education, support and empowerment that every parent needs, but they need much more. To build a future for themselves and their children, they need job training and education, child care, life planning skills, and targeted support services.

We see, at least in Los Angeles where I'm from, in a population of over 15,000 pregnant and parenting teens of school age, only about 2,000 children enrolled in pregnant minor programs, only 631 teen mothers enrolled in programs for teen parents. We see the dreams of what they would have liked begin to fade, and the narcotizing effect of their constricted reality. We recognize the silent sound of drugs, easy money, and escape offered by a momentary high. We call to these children and urge them to catch our hand, but we know that unless there are other hands supporting us, we will lose them, and they and their children will never fulfill their rightful place in this society.

Gayle Nathanson, Director
Youth and Family Center,
Lawndale

Fragments of Help

Currently most teen parents who seek help can find only fragments of assistance from a haphazard array of health, social service, and education agencies. Without a concerted and coordinated effort to reach young parents, provide them with basic services, and help them develop options for their future, teen parents are likely to be relegated to a lifetime of poverty, increasing the chances that their children will become yet another generation of teen parents.

On a state level and in individual communities, continuing efforts can help teen parents grow into healthy adults and conscientious parents. Efforts must be aimed at increasing services and coordinating their delivery. The ingredients for success can be found in a handful of local programs.

San Francisco's Teen-age Pregnancy and Parenting Program (TAPP) is a school-based network that serves pregnant and parenting teens throughout their adolescence. It combines on-site support services with continuous case management to insure comprehensive health, educational, and support services to teen-age mothers, fathers, and their families. Each teen has one case manager who coordinates the network of services provided by over 30 agencies.

In Los Angeles County, the Youth and Family Center operates according to a similar case management model, providing health services, counseling, parenting and health education, vocational counseling and job placement, and child care.

The state Adolescent and Family Life (AFL) program, serving 4000 teens in 26 of the state's 58 counties, was modeled on these two exemplary programs. While the AFL program successfully expanded the array of services available to pregnant and parenting teens in many parts of the state, it has been maintained at a level of funding inadequate to meet the needs of most of California's teen parents.

It is imperative that a strong case management program for teen parents be institutionalized throughout California. Failure to help today's teen families destines them and their children to hardships that will almost certainly undermine their ability to function effectively as a family.

POLICY RECOMMENDATIONS

I. **Expand the Adolescent and Family Life program, which currently serves only 26 counties, to offer comprehensive services to all teen parents.**

Services should include:

--Case management
--Child care
--Continuing education
--Psychological services
--Health care
--Nutrition
--Health education
--Vocational counseling and job placement

Programs should focus on both teen mothers and teen fathers, with the goals of:

Instilling in both a sense of responsibility for their child, and

Providing the services necessary to help them raise and support the child.

HEALTH CARE:
A CONCERN FOR ALL FAMILY MEMBERS

Parents want their children to begin life with every advantage possible. Yet an increasing number of California's infants - the thousands whose mothers receive late prenatal care or none at all - are entering life several steps back from the starting line. The lack of quality, accessible health care is a serious concern for all family members, but inadequate prenatal and infant care is particularly insidious because it can unnecessarily handicap a child for life, in spite of the parent's best intentions.

- Women who receive no prenatal care have babies who are four times more likely to die and three times more likely to be born at low birth weight - with increased incidence of mental retardation and physical disabilities - than those whose mothers receive first trimester care.[21]

- According to the Congressional Select Committee on Children, Youth, and Families, each $1 spent on prenatal care for pregnant women saves an estimated $3.38 in treatment for low birth weight infants, whose medical bills are often $1000 a day.[22]

- The latest available figures show the percentage of mothers who receive care in the first trimester of pregnancy has dropped in recent years for every major racial and ethnic group in California.[23]

Most mothers do not forego prenatal care out of lack of concern for their newborns. According to a survey of over 300 new mothers who had received no prenatal care before delivering their babies at LA County/USC Women's Hospital, 37 percent said it was due to an inability to pay, 18 percent said they had difficulty making an appointment, while only nine percent thought prenatal care was unnecessary.[24]

The lack of adequate prenatal care is just one piece of a declining health care picture that impedes hundreds of thousands of California's parents in their efforts to provide for their children's well-being.

- 5.2 million people in California have no health insurance of any kind, and nearly 80 percent of them are working parents and their children.[25]

Family members without health insurance are less likely than those who are insured to see a physician, even if they are in poor health or are experiencing serious symptoms. Children are less likely to be immunized, and pregnant women are less likely to begin prenatal care early in pregnancy.[26]

A family's lack of health insurance is usually related to its employment status. Most families gain their health insurance through the health plan of a working member of the family. Yet 11 percent of full time employees are uninsured while 29 percent of part time employees have no health coverage.[27] For many parents, one of the most important criteria in accepting a job is the access they gain to family health benefits, even when it means locking themselves into a position that otherwise is less than satisfactory for them and their family. The priority families place on joining workplace group health plans is understandable in light of the expense of private insurance.

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Typical insurance coverage purchased in the private market for a family of four costs $2500 to $4000 a year - from 25 to 40 percent of a low income family's annual earnings.[28]

Families whose incomes are low enough to qualify for Medi-Cal are also not guaranteed health care. Many health care providers choose not to accept Medi-Cal clients, and in many communities, families who are eligible for services simply cannot find them.

- In 1978, a survey of pediatricians found that 22 percent limited their participation in Medi-Cal; by 1983, this had risen to 51 percent.[29]
- In 1986, there were 15 counties in California in which no obstetricians accepted Medi-Cal.[30]
- Fourteen counties had no state or federally funded clinics offering prenatal care, so women without private insurance plans typically had no place to go.[31]

The lack of health care services not only threatens the immediate health of California's families, but it represents a lost opportunity to reach out to parents with public health information, parenting education, and access to a wide variety of family resources. Even where services exist, they are often unnecessarily constrained by their narrow focus. For example, the point at which a family has a new baby is the time parents are most eager for information and most open to parenting education. Yet seldom do medical programs translate into on-going educational contact with the family. Likewise, pregnancy is an ideal time to help mothers-to-be break drug, cigarette, or alcohol habits. But in most counties, the links between health clinics and drug and alcohol programs are weak, and coordination and follow-up are uncertain.

It is critical that California expand access to comprehensive health care services for all families. But in doing so, the state should take the opportunity to consider the content of care and ensure that it is broadened, instilled with educational components, and linked to other family-oriented services.

POLICY RECOMMENDATIONS

I. **Immediately commence a study to determine the most equitable and cost effective method to ensure physical and mental health coverage for all families in the state. Upon completion of the study, implement a statewide health program.**

A program of comprehensive health coverage should meet the following criteria:

Improve access to health services for all families;

Distribute the cost of health care equitably, so that families pay a reasonable but not unmanageable share;

Promote family participation in the process of managing its members' health; and

Link health care services to other family services through coordinated referral systems.

II. **Extend services for prenatal and new baby care to reach all women. Services should include aggressive outreach and an educational component for new parents, both fathers and mothers.**

Bolstering family support networks, enhancing parenting skills, removing barriers to parental involvement, drawing on parents' desire to act in behalf of their children, and ensuring parents have the services and resources they need to care for their children - all are preventive strategies that build family strength. By supporting families before crises arise, much more costly intervention can be avoided at a later stage.

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COUPLES: SUPPORTING FUNDAMENTAL FAMILY RELATIONSHIPS

"For one human being to love another: that is perhaps the most difficult of all our tasks, the ultimate, the last test and proof, the work for which all other work is but preparation."

Rainer Maria Rilke
"Letters to a Young Poet"
Selected Poems of Rainer Maria Rilke,
A translation from the German by Robert Bly, 1981

As they mature, most young people begin to explore new forms of relationships and new levels of intimacy. Over time, the values of tenderness, trust, and interdependence take root and, as adults, most eventually pair off to form long-term couple relationships.

When two people make a serious commitment to support one another emotionally and economically - to take responsibility for each other's well-being - they become each other's primary family. Whether they decide to have children or choose to remain a family of two, the health of their relationship and their commitment to one another have a profound effect on their capacity to perform the caregiving and nurturing functions of the family.

Couples today represent a greater diversity of lifestyle and cultural orientation than in times past, but they still comprise the basic social unit that, at one time or another, is at the heart of most families. Most long-term couples, no matter how else they differ, share the challenges and joys of forming and maintaining a loving relationship.

The decision to begin or end a couple relationship is an intimate and private one. However, insofar as the couple acts as family to one another and provides a base of stability for other family members, it is in the interest of society to support couples in forming healthy, durable relationships. The Task Force sought ways that public policy can support and encourage such relationships, by fostering programs that prepare young people to enter relationships thoughtfully and responsibly, and ensuring the availability of support services to bolster their long-term health and stability.

Individuals learn about love, intimacy, marriage, and family life from a variety of sources. While their own childhood and family experience probably leave the strongest and most lasting impression, the understanding of family responsibility is also shaped by religious and cultural influences. Through laws, social programs, and public education systems, the government plays a role as well, particularly in promulgating an understanding of the rights and duties related to couple and family relations.

Public Education

Since passage of the Comprehensive Health Education Act of 1977, the State Board of Education has been involved in the development of curricula and guidelines to assist public schools in administering family life and sex education programs. Unfortunately, because most of the public debate regarding family life education has centered on

Marriage becomes an enormous involvement of caterers, florists, photographers, dressmakers, doctors, printers, musicians, not to mention families and friends getting involved in the process. Where in this whole plethora of things to think about is there time for the couples to think about their relationship, what it is they are doing together?
Alice Camille
Franciscan School of Theology, Berkeley

sex education, the importance of educating youngsters regarding other aspects of family life - such as problem solving, decision making, conflict resolution, the meaning of commitment, and the legal and economic aspects of family relations - are often overlooked.

- A Task Force survey of county school superintendents revealed few elementary or high school courses that explicitly address family relationships.[1]

One county superintendent noted that the pressure schools are currently under to boost academic achievement drains educational effort away from social and interpersonal areas. Another superintendent lamented the burden schools bear as a result of the marital instability of their pupils' own parents. "The fall-out ... particularly when children are involved," wrote John R. Graff, Yolo County Superintendent of Schools, "is having a catastrophic impact on school and other community services... The divorce rate and the problems it generates are killing off our public schools as well as public agencies with the sheer numbers of those young people who are requiring services above and beyond our normal means of operation..."

To the extent that family life education can better prepare today's students to guide tomorrow's families, renewed attention must be given to the development of family life curricula. As suggested by a number of family life educators from community colleges around the state, a K - 12 curriculum should be formulated that includes human relations, interpersonal communications, decision-making, money management, and conflict resolution.[2] By acquainting students with issues related to family life, helping them view relationships realistically, training them in skills to assist in approaching family relations responsibly, and promoting respect for the diversity of family structures, such a curriculum would impart information of value to all students, regardless of the types of family relationships they eventually choose to establish in adulthood.

Vows of Commitment

Nearly 5.5 million California couples are married, with some 150,000 new couples obtaining marriage licenses every year.[3] For most couples, marriage is the most significant contract they will ever create.

Religious institutions have long relied upon well-defined procedures for pre-marital preparation. One feature common to many denominations is a period during which couples have the opportunity to

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consider the significance of their decision and participate in premarital counseling or classes to further prepare them for marriage.

Civil law does little to encourage preparation for marriage. Judges are allowed to require premarital counseling when one of the marriage applicants is under 18, but state law does not define "premarital counseling," nor does it provide funds to operate premarital counseling programs. Most judges waive the option; in Los Angeles County in 1987, less than 6 percent of the teens seeking marriage licenses were required to engage in counseling.[4] Rather than ignoring the option of premarital preparation, the state should encourage it. Along with an application for a marriage license, for example, a county clerk could disseminate information letting couples know of the options available for premarital preparation - from one-on-one counseling to peer discussion groups - and refer them to affordable professional services. County clerks could further extend their public service by providing written information regarding the legal and economic responsibilities of the marital commitment.

Unmarried Relationships

The same thoughtfulness should guide those who enter long-term domestic partnerships outside of marriage. These couples - whether opposite sex or same sex - also benefit from clarity and agreement regarding their relationship and the commitment it implies. Rather than relying on unspoken assumptions that are open to later dispute

- often at great emotional and financial cost - unmarried long-term couples should be encouraged to utilize legal contracts such as wills, the durable power of attorney, and express written or verbal cohabitation agreements. All committed couples - whether married or not - who assume the responsibility of a family relationship should do so with careful planning to protect their intimacy and long-term goals.

Economic Obstacles to Strengthening Couple Relationships

Some people choose to marry, but face potent economic barriers. Elderly couples are one such example. Many elderly widows and widowers receive survivor benefits from their deceased spouse's pension plan. If the survivor finds a new mate, remarriage is often economically unfeasible because of rules that would end their right to survivor benefits. Thus, out of economic necessity, many elders live with, but never marry, their new partners.

The Virgin Islands legalized a new form of marriage limited to persons age 60 and over. The "Vesper Marriage Act" designates couples legally married, but allows each individual to be treated as a single person for the purposes of taxation, inheritance, and receipt of pension benefits.

Disabled couples also often face economic hardship. Many people who are disabled receive government assistance to meet their living and health care costs. But most assistance programs are means tested, or based on the applicant's income and resources. Unfortunately, when a disabled person gets married or forms a live-in partnership, all the income and resources of the partner are deemed available to the disabled spouse. This raises the officially determined means level of the disabled person, resulting in funding cuts or termination of benefits.

This procedure of "deeming" imposes a harsh penalty on any financially solvent person who falls in love and wishes to marry or live with a disabled person. As it stands, the law requires both partners to give up their means of financial security, often forcing them to sink together - possibly with their families - into poverty. It transforms marriage into the assumption of a fiscal burden and discourages the formation of stable couple relationships. This is particularly sad in light of the wide recognition that people who are part of a loving family relationship tend to live longer, healthier lives.

Laws governing the payment of welfare benefits comprise yet another economic barrier to stable couple relationships. The federal government's "100 Hour Rule" disqualifies families from receiving Aid to Families with Dependent Children (AFDC) if a male is present in the household who works more than 100 hours per month, however little he earns. The primary effect of the 100 Hour Rule is to act as a disincentive for family members to accept work; to lose the security of regular income for a low wage, possibly irregular, job is simply not to the economic advantage of a family. But the rule has an even greater negative impact. It also creates a tension within the couple relationship itself, sometimes forcing couples to hide their relationship or, at least, to be less than forthright about it, creating a situation that undermines family identity and the couple's mutual self-esteem.

Two years ago Fresno County received permission to waive the 100 hour rule and test the results. County findings show an increase in the number of working fathers and a decrease in the size of the average AFDC grant. Families have grown more self-sufficient, and couples - already stressed economically - no longer experience the tension of choosing between a few more hours of work, the economic stability of their family, and their desire to remain together.

Support for Maintaining Healthy Relationships
As well prepared as any two individuals are to enter a loving, committed relationship, they will inevitably face differences and difficulties during their years together. Many issues that arise during the course of a couple's relationship are predictable; psychologists have identified a variety of life changes and stresses that are likely to place pressures on a couple.

- A project sponsored by the University of Denver and Illinois Institute of Technology studied preventive approaches in dealing with marital stress. The researchers discovered the difference between couples whose relationships succeed and those whose do not is less related to their problems than to the way in which their problems are handled.[5]

This study, like others, suggests not only the value of identifying potential problem areas, but the importance of teaching couples good communication and problem-solving skills. But where do couples turn to learn these skills or to receive guidance in resolving problems that, if left unresolved, could eventually threaten the health of their relationship? Some look to family members or friends for advice. Some read books. But those who seek personal professional help have limited options. They may turn to religious leaders or seek counseling from private counselors, often at a high hourly fee.

Health insurance policies are minimally helpful; they vary widely in their coverage of mental health-related services, seldom include family therapy, and are particularly unlikely to cover counseling for nontraditional families. A few private non-profit agencies offer services on a sliding-fee basis, but they are usually limited by funding constraints.

During the 1960's, California's community mental health system offered low cost counseling services to families who were experiencing problems but were not necessarily in a state of crisis. Those services no longer exist, leaving low and moderate income families who seek counseling few alternatives when they experience distress in their family relationships.

Limited access to affordable counseling services is not the only barrier for couples who need help stabilizing their relationship or reducing pressures on it. Many couples face multiple problems simultaneously. They may have housing problems, employment problems, or critical health care needs that demand separate attention and concrete solutions. In order to successfully address issues in their relationship, these "collateral" problems must also be solved. Yet, funding is seldom available for services to help families deal with these related but separate problems.[6]

Many couples are reluctant to seek help even when it is available. Short of attaining care for a family member suffering a severe mental health break down, many people are unaware of or culturally uncomfortable with the option of professional counseling or problem-solving assistance. Numerous studies of the usage of mental health and counseling services have shown wide disparities between men and women, and among ethnic groups and age groups.[7]
Policies should encourage the development of culturally appropriate services that offer preventive counseling to couples through a variety of organizations in which they feel comfortable, including non-profit agencies, churches, employee assistance programs, public mental health clinics, and private health plans.

Some innovative models exist of "self-help" support groups which, at relatively low cost, bring couples together around a common problem or situation. These groups can help couples weather predictable stressors such as the birth of a new child, an incapacitating illness, or the loss of a job.

The Center for Working Life in Oakland is a unique program that provides counseling services through unions and workplaces. It focuses *on the role of work in people's lives and the impact of job stress and other work-related problems on family relationships. CWL helps employees anticipate and resolve family issues that can often be predicted, such as those associated with layoffs, plant closures, and day-to-day work stress.*

Family Service Associations provide affordable family and couple counseling in many California communities. Many have re-formulated their definition of family to meet the needs of the diversity of families that live in their communities. In its 1987 annual report, for example, Family Service of Los Angeles defined the families it serves as "two or more people bound together by bonds of sharing or intimacy," which include married and non-married couples alike.[8]

POLICY RECOMMENDATIONS

I. **Develop a family-related curriculum for grades K - 12 that encourages the formation and maintenance of committed, responsible family relationships.**

(See recommendation II, page 64)

II. **Ensure that all applicants for a marriage license are informed in writing of options available for affordable pre-marital counseling and provided with written information regarding the legal and economic responsibilities of the marital commitment.**

Amend California's pre-marital counseling statute to establish guidelines for standard pre-marital counseling, and provide sufficient funding to ensure the effective implementation of court-mandated pre-marital counseling programs.

III. **Remove economic obstacles facing disabled, elderly, and poor couples.**

Adopt a "Vesper Marriage Act" as an option for persons 60 and older who choose to marry. A vesper marriage would recognize the couple as married except for the purpose of taxation, inheritance, and the receipt of pension benefits.

Work with the federal government to allow disabled persons marry or live in a domestic partnership without jeopardizing their benefit levels.

Work with the federal government to abolish the "100 hour rule" which disqualifies a family from receiving Aid to Families with Dependent Children (AFDC) if a male partner living in the household works more than 100 hours a month.

IV. **Provide increased funding for programs that offer counseling and support services to low and moderate income families experiencing relationship difficulties.**

Ensure that programs are culturally appropriate and include outreach and educational components.

Encourage the development of family counseling and support services within a wide variety of organizations, including non-profit private agencies, religious organizations, employee assistance programs, public mental health clinics, and private health plans.

Encourage the development of peer support groups for couples and families experiencing common problems or events that can be predicted to cause tension in family relations.

Ensure that publicly-funded counseling services and those provided through private health plans serve not just individuals, but families, whatever their structure, and couples, whether married or not.

A strong couple relationship is one step to a healthy and stable family. Support for couples is an important component in the array of policies that strengthen families.

NOTES

1. Survey of California's 58 County Superintendents of Education, by the Office of Senator David Roberti for the Task Force, 1988
2. Survey of 106 community college educators, by the Office of Senator David Roberti for the Task Force, 1988
3. California State Census Data Center, 1987 Current Population Survey Report and California State Office of Vital Statistics, 1985

4. Interview with Hugh McIsaacs, Director of Family Court Services, Los Angeles Superior Court

5. "Experts Predict Divorce - Before the Marriage," Newsday, April 12, 1988

6. Interview with Larry Agle, Executive Director, Family Services of the East Bay, Oakland

7. Interview with Lonnie Snowden, School of Social Welfare, University of California, Berkeley

8. 1987 Annual Report, Family Service of Los Angeles, p. 2

FAMILIES IN ECONOMIC PERIL

"Government can mount programs that reduce, or augment, the rate of poverty and its attendant hardships...; it can destroy or revitalize cities; widen or narrow inequities in income; and promote or retard the expansion of civil rights. In a nation as smart, inventive and rich as America, the continuation of poverty is a choice not a necessity."

Michael B. Katz
In The Shadow of the Poorhouse:
The Social History of Welfare in America
Basic Books, New York, 1986

A family's economic status in large part determines its capacity to assure the health and well-being of its members. Not only do poor families suffer material deprivation, but financial hardship exacerbates the tension a family experiences between nurturing its members emotionally and physically and supporting them economically.

Most families members obtain their income in one of three ways: working for a wage, being supported by another family member or, for those who don't get sufficient income through work or family support, government transfer programs. These systems of income distribution work well for the majority of families. Most who are in the labor force are able to exchange their labor for an adequate wage. Most who rely on transfers to supplement their income, like the majority of social security recipients, have aggregate incomes that keep them above the poverty line. And most dependent family members, especially children, belong to families with income to share.

But for some families, access to an adequate source of income is tenuous. Not all who work are able to earn a sufficient wage. Some seek work and cannot find it. Not all dependents belong to families with income to share. Some have parents who are unemployed, underemployed, or absent altogether. And government transfer programs fail to provide the necessary funds to keep many families - especially those who rely on Aid to Families with Dependent Children (AFDC) - out of poverty.

To address the fundamental problem of families in economic peril - the lack of sufficient income - the Task Force examined the economic barriers that confront an increasing number of California's families.

Who Is in Economic Peril?

The statistics describing those in economic peril are startling, for they touch a broad cross-section of the state's population.

Children. More than one in five California children live in families whose income is below the federally defined poverty level. The number of poor children - 1.78 million - nearly doubled from 1969 to 1987.[1]

People without jobs. In 1987, 792,000 Californians actively sought but could not find employment.[2]

People who work full-time. In 1985, 7.9 percent of California's working population remained in poverty.[3] The number of poor adults who worked that year outnumbered those who received Aid to Families with Dependent Children (AFDC) by 1.6 times.[4]

Single parent families. While more than 60 percent of female heads of families work,[5] almost half live in poverty.[6]

Two-parent families. Over half the poor children in California live in families where both parents are present. In the majority of these families, one or both parents work, either full or part time.[7]

Young families. The average real income for families headed by parents under 30 dropped 26 percent since 1973.[8]

Older family members. In spite of Social Security and other programs that benefit the population over 65, older family members are more than 1.5 times as likely to be economically vulnerable as those under 65.[9]

Families supported by minimum wage workers. At $4.25 an hour, a full time minimum wage worker in California brings home only $734 a month. In most California cities, housing is not available for less than $400 a month; that leaves $334 for everything else. Rarely do such low wage jobs include health insurance or employee benefit packages.

Families with no health insurance. 5.2 million Californians - the vast majority of whom are working parents and their children - are without health insurance.[10] Even a middle income family can be plunged into poverty by just one family illness.

Equally as disturbing as the growth of poverty in California, is the increasing gap between the rich and the poor.

- From 1977 to 1986, the incomes of the poorest 20 percent of California's families declined by nine percent, while those of the richest 20 percent grew by 14 percent.[11]
- This growing inequality was especially acute for black families - both poor and middle class - who saw their real incomes drop by nearly five percent from 1977 to 1985.[12]

Poverty is a particular threat to minority families because they are disproportionately represented in the lowest-wage sectors of the workforce.

- One survey found that 60 percent of black female household heads whose families live in poverty are involuntarily working part time.[13]

- Members of racial minorities, especially minority women, are concentrated in jobs which pay at or below the minimum wage.[14]

- Between 1973 and 1984, the average income for young black men declined a staggering 37 percent.[15]

- Poverty among Hispanics has risen faster than in any other group in recent years.[16]

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- Southeast Asian refugees are among the state's poorest residents and, like many other immigrant families, they face major obstacles getting the language and skills training they need to support their families.

Poverty is not a threat only to the families in economic peril; it is a threat to the state and its future. The cost of poverty is reflected in a host of related problems, including an alarming high school drop out rate, increasing teen parenthood, low birth weight babies, infant mortality, untreated health problems, and the low productivity of under-employed, under-educated workers. As we approach the 21st century, California cannot afford to ignore the fiscal costs and lost human potential long associated with poverty.

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WHEN PAID EMPLOYMENT IS NOT ENOUGH

The problems facing the family in the service sector force a mother or father, and in some cases both, to be at work 14 to 15 hours per day just to provide for their children's physical needs, but it does not allow them time to provide the nurturing, the guidance, and the emotional support necessary to establish a viable and stable family.
Eliseo Medina, President
Service Employees
International Union,
Local 101

Hard work is no longer necessarily a route out of poverty for many California families. Today's wage-earners are caught in a time of enormous economic transformation. For many families, the very ground rules of employment have changed: wages have declined, the job market has been re-shaped, and many traditional avenues of employment have become dead-ends.

With the fastest job growth in the lowest paid industries - service and retail - workers' wages have dropped dramatically in the last two decades, especially for the less-than-college-educated who make up almost two-thirds of California's adults.[17]

- The real mean earnings of high school graduates ages 20 to 29 have dropped by 26 percent since 1976.[18]

Much of this decline can be attributed to workforce and wage cuts in the manufacturing sector, where hard work used to provide a ticket to middle class stability. This is most obvious in large urban areas where the poor are concentrated. Sociologist William Julius Wilson found in nine major U.S. cities, the number of jobs requiring less than a high school diploma dropped by 683,000 since 1970, while the number requiring at least some higher education rose by 722,000.[19]

According to Angela Blackwell, Executive Director of the Oakland's Urban Strategies Council, the blue collar jobs that disappeared in inner city Oakland in the last two decades were overwhelmingly replaced by "pink collar" clerical, service, and retail jobs, primarily occupied by women, at wages much lower than the jobs that were lost.[20]

For some portions of the population, virtually no employment is available. California's desert counties, for example, suffer an unemployment rate as high as 19 percent, while other rural counties register their unemployment rates at 10 - 12 percent.[21] Even in urban areas where job growth has been strong, the "Swiss cheese" character of that growth has left out whole communities. In 1987, while Alameda County experienced an unemployment rate of 4.5 percent,[22] in the city of Oakland, blacks experienced an unemployment rate of 7.3 percent and Hispanics, 8.6 percent.[23] The story is similar in other urban centers where many residents, especially black and Hispanic youth, have become so discouraged they've dropped out of the job market altogether.

The Contingent Workforce

A new labor market trend has increased the threat of economic peril for many California families - the rise of the "contingent workforce." Contingent workers are part-time, temporary, and contract employees, often hired to supplement a company's core personnel. While core workers may have the traditional wages, benefits, and job security associated with employment, contingent workers tend to make less money, have less access to company health and pension benefits, and are often hired on a short-term basis.

A contingent workforce maximizes management flexibility by minimizing long-term wage and benefit commitments. It also offers flexibility to employees who choose to work on a part time or temporary basis - usually those whose incomes are not needed to assure their family's basic economic security. But for workers who rely on their jobs to support their families with a steady income, health benefits, and a secure future, contingent work means economic vulnerability for them and their families.

- A quarter of California's workforce is currently employed as contingent labor.[24]
- Part-time workers average almost $3.00 per hour less than full time workers.[25]
- Forty-two percent of part time workers and 30 percent of temporary workers in California are without any form of health insurance.[26]
- The number of Californians working part time involuntarily - those who want full time work but must settle for less - has risen 151 percent since 1970.[27]

Government has become one of the largest employers of contingent workers. For example, some 43,000 home health care workers are employed as "independent providers" by the counties of Los Angeles and San Diego. While the counties arrange their hiring, pay their salaries, and deduct taxes and Social Security from their checks, because they are termed "independent," they receive no health or pension benefits.[28]

The Senate Office of Research found that the expansion of the contingent workforce is resulting in greater numbers of lower-paid workers without basic benefits, growing dependence of workers on publicly-provided taxpayer-supported services, weakening worker purchasing power, and a labor force that receives less training and has fewer reasons to be loyal to its employer.[29]

Women's Wages

Women's wages remain well below the wages of men. In 1986, women working full time earned only 72 percent of that earned by full time male workers, a figure that has remained essentially the same throughout the 80's.[30] Nearly half of all working women are clustered into only 20 out of 420 job categories listed by the Department of Labor.[31] These are among the lowest paid jobs and are least likely to offer health insurance, pension plans, and benefits such as child care or parental leave to assist mothers in meeting their caregiving responsibilities at home.

> *I've worked for the last 16 years with one six-month break when our first son was six months old. In spite of a very steady income for all those years, and with fairly conservative spending habits, I find myself quickly approaching the age of 40 with no savings and not owning my own home. I think that's a fairly typical situation for most women.*
>
> *Francie Hornstein*
> *San Francisco*

- Of the 1.6 million California families in poverty in 1985, 55 percent were headed by single mothers.[32]

- Two-thirds of the contingent workforce are women[33] whose low wages are a significant factor in the growth of family poverty.

Numerous state and federal studies have revealed that it is not only women's relegation to the contingent workforce that accounts for the differential in pay between men and women. Sex discrimination also plays a major role. In fact, the sex of a worker is more predictive of a job's pay than any other factor, including education, experience, or unionization.[34]

Elaborate methods have been developed to measure the value of a job so that wages can be assigned on a rational basis, and jobs of comparable worth can be paid equally. But in spite of much discussion by policy-makers and the implementation of comparable worth evaluations in a handful of workplaces, on the whole, women still earn less than men, even when their work is more difficult, demands more extensive training, and entails more responsibility.

Several California municipalities have successfully implemented comparable worth policies. In 1985, the Los Angeles City Council appropriated funds for a three year period that enabled its employees' representative, the American Federation of State, County and Municipal Employees, to negotiate pay raises of 11 to 15 percent for approximately 350 librarians and 4000 clerical workers.[35]

In San Francisco, through a popular referendum, the electorate changed the city charter to include comparable worth as a criteria in the establishment of city workers' wages.

Grassroots Efforts to Upgrade Wages

Efforts to raise wages have taken many forms, from union organizing drives at specific workplaces to coordinated city and regional strategies designed to stimulate economic growth and attract new jobs. For years, local governments have subscribed to the theory that an influx of new businesses will create jobs, shore up the local tax base, and ensure an economy vital enough to benefit the whole community. Unfortunately, as many communities have discovered, the jobs they attract are not always good jobs, and employment opportunities often miss the residents most in need of work.

New strategies are emerging to improve opportunities for the working poor, sponsored both by government agencies and innovative community organizations. Some focus on job training, some on job creation, and some on removing barriers that confront particular segments of the population. In all cases, model programs share the goals of broadening possibilities for employment and ensuring workers dignity and a decent wage.

Some California cities negotiate agreements with companies that seek to build new residential or commercial developments to hire low income and minority residents or to provide special services to economically depressed neighborhoods.

The city of Berkeley runs a "first source hiring" program that matches city residents in need of work with jobs created by new business and developments.

Manos, a project sponsored by the Oakland Catholic Diocese, serves monolingual Hispanic immigrants. Recognizing that most job growth is in the service industry, Manos is trying to turn low-paying service jobs, like house cleaning and janitorial work, into higher quality jobs by developing worker-owned businesses and cooperatives. A similar effort is underway in Los Angeles.

In many communities, organizations exist to help people start small business ventures. The Women's Initiative for Self Employment in San Francisco targets its services specifically to low income women for whom entrepreneurialism can be a route out of poverty.

In the city of Fremont, leaders of a local job training program identified housing costs as a barrier facing many of their clients. They founded the Fremont Housing Scholarship Program, a partnership between the job training agency and apartment owners who agreed to reduce rents for students while they are in training.

The Employment Training Panel is a statewide program that funds training for workers who have recently become unemployed or are likely to lose their jobs due to economic and technological change. The goal of ETP is to ease the trauma caused by shifts in the economy, helping help workers and their families before they sink into poverty. Since its founding in 1983, the nearly 50,000 people who have graduated from ETP programs have remained employed at wages higher than they received in their previous jobs.

California has a robust economy and an innovative spirit. As the first state in the nation to raise the minimum wage from $3.35 to $4.25, the state demonstrated compassion for low income workers and an understanding of the conditions many poor families face. Yet, in spite of innovative programs and a generally healthy economy, poverty persists and policies must continue to respond. On both state and local levels, policies must encourage an investment in people by targeting resources to support families in their efforts to maintain economic self-sufficiency.

Double Jeopardy for the Working Poor

Families in economic peril, like all other families, experience the tension between their two primary functions - supporting their members economically and caring for them physically and emotionally. But for poor families without the resources to supplement their caregiving efforts, that tension can easily become a crisis.

Poor parents are most likely to lack the time and services critical to ensure their family's health and safety. Child care, including safe, well-supervised after school activities, supervision of sexually active teenagers, and even basic health care services are beyond the reach of many of the working poor. They often must surrender caregiving time to the demands of their jobs, and low income parents in particular, cannot afford to jeopardize their job security by letting family needs "interfere" with their worklife.

POLICY RECOMMENDATIONS

I. **Re-formulate compensation policies in the public sector to protect economically vulnerable employees.**

Offer pro-rated benefits to less-than-full-time and temporary employees.

Establish pay equity between men and women who do jobs of comparable worth.

II. **Encourage businesses that contract with the state to bolster the economic security of low income workers.**

In awarding government contracts, give weight to a bidder's achievement in implementing family-oriented policies that include health insurance, child care, elder care, employee assistance, family leave, flexible work hours, comparable worth compensation practices, and pro-rated benefits for less-than-full-time work.

III. **Index the minimum wage to the cost of living, adjusted annually.**

RELYING ON OTHER FAMILY MEMBERS FOR ECONOMIC SUPPORT

California has approximately 14 million people who work, and about eight million others - mostly children - who depend on them for their economic well-being.[36] The rising rate of poverty among children is evidence that many are not being adequately supported by those on whom they depend. Some parents do not earn sufficient wages to support their children. But an increasingly common cause of economic peril for children is the absence of one of their parents from the household.

o Nearly half the children born today will spend a significant portion of their lives in a single-parent home, usually with their mother.[37]

- Rising divorce rates and unmarried parenthood have caused the number of female-headed households nationally to double in the last 20 years, and California's statistics are no different.[38]

Given the necessity of two paychecks to support most families, losing one - especially the larger male paycheck - has a devastating effect.

- Upon the break-up of a household, one study showed the average man's standard of living goes up by 42 percent while that of the woman and her children drops by 73 percent.[39]

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Parental Responsibility
The rising numbers of women raising children alone has made it imperative to enforce the obligation of both parents - whether married and present in the household or not - to support their children. Unfortunately, the current child support system which tries to ensure financial support for children by non-custodial parents has proven inadequate. The Institute for Research on Poverty estimates that only half the families eligible to receive child support from an absent father receive the full amount due.[40]

- In California, the 1987 delinquent child support payments amounted to $1.6 billion.[41]

The most important thing in California is the changing household and the profile of that household. Over half of all households in California - and this is the only state in which you can say this -consists of only one or two persons. We have the largest number of single adults, of one-parent families, of all states in the United States.

Leo Estrada
School of Urban and Regional Planning, UCLA

Much recent attention has focused on improving child support collection mechanisms, a rational approach to the problem of inadequate collection. But equally critical is the initial award. In California in 1986, the average monthly award was only $171.[42] This is less than the 1983 national median of $195 per month and only $21 higher than the U.S. poverty guideline of $150 per month per child. To truly combat poverty, it is essential that the child support system strive to increase the contribution of noncustodial parents and implement efficient methods for updating awards to reflect increases in the cost of living and changes in the financial circumstances of either parent.

The state of Wisconsin re-tooled its child support system to ensure that it serves an anti-poverty role. It established per-child, percent-of-income awards, so that award levels are no longer left exclusively to judges' discretion. This year, on a pilot basis, it will provide a minimum benefit to children whose absent parents are unable or unavailable to make their full support payments. Officials in Wisconsin believe their child support insurance system, though expensive initially, will lift a significant number of families out of poverty and ultimately reduce the cost of welfare dependency to the state.

Protecting Adult Dependents

The dissolution of a long-term marriage can push a woman directly into economic peril. Only 14 percent of divorcing women receive spousal support, and the average award does not reflect either the standard of living established during marriage or the husband's ability to pay.[43] Of all divorcing women, those with small children are least likely to receive spousal support awards, even though they face the greatest difficulty holding a job because of the age of their children and they have the highest child care costs. Women from marriages of long duration who worked as full time homemakers also face hazards. They are often referred to as "displaced homemakers," for they no longer have their homemaking job and are left with a lack of marketable skills and little or no source of support. According to the Senate Task Force on Family Equity, these women are eligible for minimal social security, rarely have pension coverage, and have only a small likelihood of remarriage.[44]

The economic problems of divorced women are exacerbated by the disadvantages women are subject to in the labor market where they are likely to earn only 44 percent of their spouse's salary.[45] The

Family Equity Task Force found economic necessity mandates that spousal support be awarded in amounts large enough to compensate women fairly for their contribution to the marriage and recommended that the courts attempt to ensure an equal standard of living for both partners when their marriage ends.

Dependent members of long-term couples who have remained unmarried also bear the potential for economic hardship. Nearly 1.4 million adults - many with children - live in unmarried couple households in California.[46] Their reasons for living together as domestic partners rather than spouses are varied. For same-sex couples, the law requires it. Considering the reasons of others, the California Supreme Court wrote, "Some ... may wish to avoid the permanent commitment that marriage implies, yet be willing to share equally any property acquired during the relationship. Others may fear the loss of pension, welfare, or tax benefits resulting from marriage... In lower socioeconomic groups, the difficulty and expense of dissolving a former marriage often leads couples to choose a non-marital relationship; many unmarried couples incorrectly believe that the doctrine of common law marriage prevails in California and thus that they are in fact married."[47]

Whatever the reasons people form domestic partnership families, they often become as economically intertwined as spouses or blood-related families. However, because our laws have not kept pace with changes in family structure, these families often face particular difficulties that place their dependent members in economically vulnerable positions.

- A recent study documented discrimination with economic consequences against unmarried couples in the areas of employee benefits, insurance, and health care services.[48]

- Some life insurance companies refuse to allow policy holders to designate an unmarried partner as beneficiary.

- Many insurance companies deny coverage, set higher rates, or cancel policies because the policy holders are unmarried or because of their sexual orientation.

- Serious gaps exist in the law giving crime victims and their economically dependent partners recourse against wrongdoers. If a couple is married and one member is seriously injured or killed, the other can sue for damages to the marriage, emotional trauma, or wrongful death. However, if a member of an unmarried couple is killed or maimed, the survivor, even if he or she was entirely economically dependent on the partner, has no recourse to sue.

Unmarried long-term partners perform the same economic and nurturing functions for one another - and for their children - as do other types of families. While some may object to unmarried couples living together, if those couples assume the responsibilities of a family, public policy should recognize them as families and prohibit discrimination that impedes the economic well-being of their family members.

POLICY RECOMMENDATIONS

I. **Ensure that parents - whether they live with their children or not - meet the responsibility to support their children economically.**

Alter child support guidelines to raise award amounts and ensure they keep up with the cost of living.

Insure child support awards, so that if a parent defaults, the state will pay the award and seek repayment from the defaulting parent, removing the burden of prosecution from the custodial parent.

Implement automatic wage withholding for child support payments at the time a court order is issued.

Develop policies to guarantee the establishment of paternity at birth.

Study the feasibility of transferring child support collection from the justice system to the tax system to remove the punitive stigma and collect awards more efficiently.

Study the nationally heralded "Wisconsin model" child support system and consider its implementation in California. The system includes a flat percentage-of-income rate guiding child support awards and a minimum benefit standard paid by the state if the non-custodial parent is unable or unavailable to provide it.

II. Ensure that adult dependents are protected from economic harm due to the loss of the family breadwinner.

Implement those recommendations of the Senate Task Force on Family Equity that are designed to protect spouses, particularly older homemakers in marriages of long duration, from excessive financial harm resulting from divorce. These include:

Spousal support awards that are based on the standard of living established by the parties during the marriage; and

Effective enforcement of spousal support awards to alleviate the impoverishment of women and children resulting from divorce.

Amend the wrongful death statute to allow unmarried adult dependents who resided with the deceased to sue for damages caused by a wrongful death.

Outlaw insurance practices that cause economic harm by discriminating against unmarried couples, including practices that do not allow life insurance applicants to name the beneficiary of their choice.

INCOME FROM GOVERNMENT TRANSFER PROGRAMS

The United States spends close to a trillion dollars each year on social welfare, a spending category that includes public education, health care, and all the government's social insurance programs, such as Social Security, unemployment insurance, and worker's compensation. Only 12 to 13 percent of the government's social welfare spending is targeted to the poor, and those funds go primarily to programs for the aged, blind, and disabled. Slightly more than two percent is directed to Aid to Families with Dependent Children (AFDC), the only program designed to aid children deprived of parental support.[49]

While the vast majority of social welfare spending goes to middle income Americans, it is AFDC - commonly referred to as "welfare" - that has been the focus of much public concern. Designed as a widow's pension in the 1930's, Aid to Families with Dependent Children is a holdover from an era when few mothers worked. Its intent was to assist children in households no longer supported by a male income, usually because of their father's death. It has continued to serve that purpose, though today the most common reason that children are deprived of parental support is the absence, rather than the death, of a parent.

Aid to Families with Dependent Children

Welfare is a way station in the life cycle of many low income families. And it is a surprisingly common stop. Most stays on welfare are temporary - less than five years - and as many as a quarter of the total population have at one time received some form of public assistance.[50]

- Approximately 670,000 families receive AFDC in California.[51]
- Eighty-eight percent are single parent families, almost always headed by a female.[52]
- A third leave welfare within two years.[53]
- Approximately a third rely on welfare for eight years or more, but only 20 percent of the children of long-term welfare recipients become welfare recipients themselves.[54]

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Long-term welfare families, while not growing in number, have become increasingly marginalized and segregated geographically. They are likely to live in neighborhoods where welfare is the norm and few options exist for upward mobility. The Urban Strategies Council found in inner-city Oakland that even marriage - the most common route off welfare for most women - is not likely to raise a black woman and her children out of poverty. For every 100 black women in Oakland aged 25 - 34, census data shows only 45 black men holding full time jobs, and thus in a position to support a family.[55] Forming a two-income household has virtually disappeared as an option in some of California's communities.

The lack of a mutually supportive relation between family life and economic life is one of the most serious problems facing the United States today. The economic and cultural strength of the nation is directly linked to the stability and health of its families. When families thrive, adults contribute to the common good through their work at home, in the community and on their jobs, and children develop a sense of their own worth and of their responsibility to serve others. When families are weak or break down entirely, the dignity of parents and children is threatened. High cultural and economic costs are visited on society at large.
Rev. William Wood, Director
California Catholic Conference

The AFDC recipients who are most likely to stay on the rolls long-term are young, never-married mothers who had their first children as teenagers, and their children are likely to be poor throughout their childhoods. When their children are grown, they leave the welfare rolls skill-less, separated from the world of work by years of unemployment and deprivation.

California's Welfare Program: GAIN

In recent years there has been much discussion of "welfare dependency" and the need to help welfare parents become self- sufficient. In California, the GAIN (Greater Avenues to Independence) program was devised as a welfare-to-work program, the result of many years of study, policy discussion, and negotiation. GAIN is designed to provide a broad array of job preparation services, including adult basic education, vocational training, and job search assistance to help move welfare recipients into the workforce. Key to the GAIN program is the state's commitment to furnish the family supports - particularly child care - that parents need to participate in GAIN and move successfully into a job.

The jury is still out on the success of GAIN. Though the program became law in September, 1985, three years later it still had not been implemented in the state's three largest counties, including Los Angeles where 40 percent of the AFDC population lives. Nonetheless some problems are evident. Two years into the program, most GAIN participants who had gotten jobs continued to receive a partial AFDC grant because their new jobs paid so little they were still eligible for welfare. Some counties report that when their child care benefits run out, many women are forced to leave their new jobs because they cannot find child care arrangements they can afford. And when women are placed in jobs that move them off welfare, their families may be left in an even more vulnerable position. Not only is the mother no longer at home to care for her children, but if her income rises above AFDC eligibility, even by a few dollars, her family also loses its Medi-Cal eligibility and - except in rare cases where the woman's job offers health benefits - its access to medical care. It is questionable whether leaving the ranks of the welfare poor to join the ranks of the working poor will necessarily enhance a family's economic security.

But a clearer threat to the success of the GAIN program is the decision California already made - in GAIN's second year - to cut its funding statewide by 25 percent. In Los Angeles County, the program was projected to cost $200 million. Hardest hit by the budget cut, Los Angeles will receive only $42 million, clearly undermining its chances for success.

California's experience should serve as a warning light to the rest of the country. The federal welfare reform legislation of 1988, also designed to put welfare recipients to work, improves upon the GAIN system by providing child care and medical benefits for up to a year after a mother goes to work, instead of the three months California currently offers. However, the legislation for the new program calls for spending $3.35 billion over five years, less than $700 million a year nationally.[56] When Los Angeles County, with three to four percent of the nation's population, estimates the cost of its comprehensive welfare-to-work program to be $200 million, it is hard to imagine how $700 million can meet the needs of the entire country.

A review of any welfare-to-work program must carefully consider its ultimate impact on family stability. Current policies encourage families to enter the workforce, but often leave them in the ranks of the working poor, in worse condition than they were while on welfare. A more "family-friendly" approach would enable families to continue to receive benefits as long as their income remains low, by allowing them to purchase health and child care benefits on a sliding-fee scale. Such a system would support working families by helping them to meet their work responsibilities without jeopardizing the health and care of their families, and help the economy by contributing to a stable workforce.

The concerns of the welfare poor are no different from those of the rest of the population: education, good jobs, quality affordable child care, health insurance, a safe living environment, and the promise of equal opportunity for their children. Welfare reform and other anti-poverty measures must reflect the need of all families - poor and non-poor alike - for decent jobs and the services and support necessary to ensure quality family caregiving.

POLICY RECOMMENDATIONS

I. **Monitor the GAIN program and its effects on California's families.**

Where appropriate, add as an element of the GAIN program family support centers, designed to provide comprehensive family services to GAIN participants, including high quality child care, counseling, peer support groups, and other services needed by welfare recipients trying to make the transition to paid employment.

II. **Expand the public benefits program to enable low income working families to purchase Medi-Cal and child care benefits on a sliding fee scale, based on their ability to pay.**

THE LEGACY OF LOW WAGES: ELDERS AT ECONOMIC RISK

The 1935 Social Security Act was the government's first attempt to build an economic floor of security under the elder population. The Act provided a radical departure from previous policies that included poorhouses and laws holding families solely responsible for the care of elder parents. But over the years, elder poverty crept up until the 1960's when the poverty rate for those over 65 reached almost 35 percent. Public outrage, Congressional concern, and skillful organizing by elder activists led to a new set of supports - Medicare, Medicaid, Supplemental Security Income (SSI), and the indexing of social security payments to inflation. California augmented the federal programs with its own Supplemental Security Program (SSP) to offer further protection.

While social supports were being strengthened, private pension plans also grew in popularity. Union strength and high productivity after World War II resulted in widespread worker coverage by a variety of private pensions. Thirty-nine percent of today's retirees benefit from pensions they got through agreements with their employers.[57] By 1985 the blend of public and private pension programs had lowered the poverty rate for California's elder population to 6.7 percent, down from nearly 20 percent in 1960.[58]

But there are potholes in the economic road for many family members as they grow older. Poverty often increases with age. Major health care costs are incurred and savings are depleted. The value of non-indexed pensions declines, and surviving spouses are often left uncovered by their mate's pension plans. Most worrisome, however, are indicators that the fastest growing elder populations are those at greatest risk of poverty - women, minorities, and those over 85, the oldest old.

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- One-fourth of the elders over 85 live at less than 125 percent of the poverty line.[59]

- Women comprise 58.7 percent of the elder population, but they are 71.2 percent of the elder poor.[60]

- Nationally in 1986, the median income of elderly blacks was 59 percent that of elderly whites; for elder Hispanics it was 64 percent.[61]

Women

Because social security payment levels are based on an individual's wage history, women who earn less than men, or take time out of the paid labor force to raise children or care for ailing family members, receive correspondingly lower social security payments.

- In 1980, the average female wage-earner who had been employed in manufacturing received Social Security benefits that were less than two-thirds those of her male counterpart.[62]

It appears this differential will continue to exist in spite of the gradual rise in women's wages. Because the benefit formulas favor people making higher incomes, women will continue to suffer during retirement until their lifetime earnings equal those of men.

- Even though women's wages rose in proportion to men's between 1967 and 1980, their benefit levels dropped from 67 percent of the benefits received by men to 61 percent.[63]

Minorities

The likelihood of being old and poor is greatest for minorities. Because one's economic status during retirement is directly related to one's income before retirement, those who are relegated to low income jobs during their working years will continue to have lower incomes after retirement. Many of today's older minorities were segregated into low paying jobs which seldom offered retirement benefits.

- A national survey in 1984 showed that workers who were earning less than $500 a month were covered by pensions only 38 percent of the time, while those earning $2000 or more a month were covered 84 percent of the time.[64]

Economic Insecurity for Future Retirees

Concern for the economic security of coming generations of retirees is warranted. A recent survey of 1500 companies by the Bureau of Labor Statistics showed that pension coverage is decreasing in the workforce nationally.[65] Employees who are covered by pension plans may never become vested because of the growing likelihood in today's workforce of numerous job changes during one's work life.

> *It's very difficult to have a chronic illness and be in treatment for cancer and have that relaxed, good mental attitude that I'm hearing that we're supposed to have, when there is no insurance and we're living on money that was supposed to be for our retirement.*
>
> *Leslie Serkland*
> *Richmond*

- Thirty-nine percent of full-time workers, 70 percent of part time workers, and 80 percent of those who are self-employed have no private pension plans at all.[66]

Where pension plans exist, they are in jeopardy for many workers. The corporate practice of skimming assets from pension funds - or canceling pension plans altogether - to finance take-overs and buy-outs has drained more than $17 billion from private pension funds across the country.[67] The U.S. Labor Department found that workers whose pension plans are terminated will lose about 45 percent of the benefits they had expected to receive in their retirement.[68]

It is difficult to measure the elder population's actual standard of living. The Census Bureau uses a different poverty standard for adults over 65 than for those 64 and under. Someone hovering near the poverty line may be counted in the poverty statistics one day and then, because he or she turns 65, suddenly "disappear" from the official ranks of the poor. The government's poverty line is based on its estimate of the cost of a minimally adequate household food budget. Because analysts assume elders require less food, they assume elders also need less money. But this formulation fails to take into account costs for non-food items, some of which may be significantly higher for older family members. Health care and housing costs are likely to consume the largest portion of an elder's fixed-income budget. Older Californians spend over three times as much out-of-pocket on health needs as those who are younger.[69] Housing costs for elder renters may be astronomical. California has five of the nation's ten most expensive housing markets and the 49th lowest rate of rental assistance for low income households.[70]

Elders who are homeowners often find they are asset rich but cash poor. Nearly two-thirds of California's elders own their own homes, but owning a home does not help in the purchase of medicine or other necessities unless home equity can be translated into spendable income. And that option - reverse mortgage loans for elders - is risky without guarantees against forced liquidation of their homes while they still live in them.

Policy makers must not rest on the reforms of the past. Attention must be paid to today's low income elders and tomorrow's retirees, for both are likely to face increasing economic vulnerability. More sensitive measures must be developed to assess the economic status of the elder population so that planning can be founded on accurate premises. And mechanisms must be designed to enhance the cash flow of elders through safeguarded reverse mortgage programs and protection of state and federal income supports.

POLICY RECOMMENDATIONS

I. **Develop more sensitive statistics to measure the economic status of elders. Measurements should differentiate among the various age groups within the over 65 population and include gauges of poverty that are appropriate to elder families.**

II. **Develop a mechanism that enables elder homeowners to borrow against the value of their equity without jeopardizing their homes as long as they live in them.**

III. **Maintain adequate Social Security Insurance (SSI) and Social Security Protection (SSP) levels for low income elders.**

IV. **Promote greater private pension coverage of the working population by ensuring the portability of pension plans, reducing vesting periods, and expanding coverage to include part-time and temporary workers on a pro-rated basis.**

The difficulties all families confront as they stretch to meet the needs of each family member can be seriously exacerbated by a family's economic vulnerability. What might be a small financial problem for most families becomes a crisis for a family with scant resources. The lack of economic stability can undermine a family's ability to perform the functions society relies on it to perform - caring for its members economically, nurturing them emotionally, and guiding them intellectually. When economic vulnerability becomes persistent poverty, a family can be hindered for generations. The effects of having too little money are not only felt by individual families; they are ultimately shared by society as a whole. For the health of our families and of society, we must develop methods to protect vulnerable families from slipping into poverty and devote the necessary resources to ensure that those living in poverty truly have options to climb out.

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PREPARING TODAY'S CHILDREN FOR TOMORROW'S ECONOMY

"At the moment, California seems headed down a deadly path. Each year we will spend more and more on the consequences of our failure to educate our young people. Unless we do something very quickly about the quality of schools, especially those that serve minority and poor students, we will consign large numbers of young Californians to underachievement and underemployment, and we will threaten not only California's families, but our state's economy. We have been convinced by the many schools in California that are making a difference for their students that this situation can be avoided. But we must start now."

Unfinished Business: Fulfilling Our Children's Promise
The Achievement Council, 1988

The fast pace of change in the labor market has outstripped the ability of most schools to prepare students for future jobs. Tomorrow's workforce will need critical thinking and basic learning skills, flexibility, and good work attitudes. Too few students are leaving high school with a solid foundation in these work requirements.

The changing profile of the California family also presents a challenge to the educational system. The majority of students today live in single parent or two-earner households, with parents who often have little time to participate in their children's daily educational experience. More of California's children are living in poverty and many are new to this country. The gap between the educational achievement of low and middle income students continues to grow.

Business leaders, educators, and parents have grown concerned for the future of today's children and the health of California's economy. Will we have a competitive workforce that can support tomorrow's families and contribute to a vital economy? How can we most effectively address the disturbing trends we see in today's educational system? What changes are anticipated in the economy and how can we best prepare our children for them?

The year 2000 promises a changed workforce in a changed economy. The nature of work in the United States is undergoing profound transformations. In the shift from heavy manufacturing to an economy based largely on the service and information industries, good jobs will become increasingly complex. California's workers will need quality education to ensure employment at a decent family wage, and the state's businesses will need a well educated workforce to compete successfully in the global economy.

Demographic trends indicate that the state's workforce will be increasingly comprised of immigrants, minorities, and women. Key to preparing these new workers for tomorrow's workforce is forging a partnership between parents and schools, and raising the standards of our schools to ensure that all students can attain the educational level they need to be successful in the future labor market. Parents must play a role in promoting educational motivation at home and educational reform in the schools. An ill prepared workforce will hinder both the economic stability of tomorrow's families and the productivity of the state's economy.

Will California Lose Its Competitive Edge?

California's citizens have traditionally been among the best educated in the United States. A highly trained workforce has been one of

California's competitive attractions, giving the state international prominence as the world's sixth largest economy, and promising upward mobility for generations of new arrivals and their families.

Yet today, business is worried that the state is losing its competitive educational edge, and parents are concerned that their children will not attain the economic security they achieved, let alone surpass it. Among economists and other labor market analysts, there is virtual unanimity on three points:

- In modern manufacturing and the service and information industries dominating today's economy, practically all jobs require higher skill levels than in the past, and that trend will accelerate.
- Most schools are not yet ensuring that students attain the problem solving and critical thinking skills they will need in tomorrow's labor market.
- Today, the surest (if not the only) path to upward mobility starts with post-secondary education or training.

Who Are the Breadwinners for Tomorrow's Families?
The workforce of tomorrow can be observed in California's changing population today. The first grade class of 1988-89 - the graduating class of the year 2000 - is predominantly Hispanic, Asian, and black. The kindergarten class of the year 2000 will be almost half Hispanic and Asian.[1] By the turn of the century, the state will be truly multicultural with no single ethnic group laying claim to "majority" status.

- Two thirds of the world's immigration is to the United States and nearly half of that is to California.[2]
- The birthrate of Latinos (2.7 children per female), blacks (1.88), and Asians (1.8), surpasses that of whites (1.4).[3]
- By the year 2000, Latinos will comprise 27 percent of the state's population, up from 12 percent as recently as 1970. Asians, comprising nine percent of the population, will increase to 12 percent by the next century. The black population, while increasing at a slower rate, will comprise eight percent, while the white population will decline from 62 percent to 54 percent.[4]

One in six of the students in the California public schools are foreign born. Many students speak the Spanish language; many of them speak Cambodian, Chinese, Mandarin, Tagalog. And many of them are coming as low-income students; many of them are coming without prior schooling; and many of them are coming to this country by themselves. They come from countries like El Salvador, Nicaragua, Mexico, Cambodia. And many of them come into classrooms without that needed parental support.

Marvin Martinez
California Tomorrow

Tomorrow's workforce is today's children. They are increasingly multi-racial, new to the United States, and poor. They will be in shorter supply than the current generation's entry-level workforce, despite the "baby boomlet" of the 1980's, and in greater demand to fill positions in the workforce. The economic stability of tomorrow's families - and the economic well-being of the state - will hinge on how successfully our youth are prepared to compete in the job market of the future.

Workforce in the Year 2000

The coming decades are expected to bring continued, albeit slower, job growth. The U.S. Department of Labor's report, "Workforce 2000: Work and Workers for the 21st Century," forecasts a strong U.S. economy fueled by a rebound in exports, growth in worker productivity, and an improved world economy.[5]

"Workforce 2000" predicts the persistence of several trends already evident in today's economy, most notably the continued growth of the service sector. Service industries will create virtually all the new jobs and most of the new wealth in the coming century.

Service sector jobs provide mixed promises for tomorrow's families. Many are low paying jobs, like those in the retail trade - the largest service industry - where average salaries are less than half the hourly wage of manufacturing jobs.[6] Of the 11 fastest growing job categories in 1986, only four paid full time workers more than $17,000 a year, and five paid wages at or below poverty income for a family of four.[7]

On the other hand, the service sector also includes a range of professions - especially in science and technology - that offer tomorrow's families economic stability and a respectable standard of living. But the highest paying jobs all demand higher levels of education.

- In the next ten years, half the jobs created will require education beyond high school, and a third of these will be filled by college graduates. Today, just over 20 percent of the jobs available require a college diploma.[8]

The declining prospects of the less-than-college educated are primarily due to wage and workforce cuts in the manufacturing sector, where hard work once substituted for higher education as a route to upward mobility for many Americans. Today's young workers cannot expect to follow that same path to security. By the early 21st century, blue collar workers will make up the same small portion of the workforce as farmers do today, just three percent.[9]

Already the impact of the rising demand for a better educated workforce is evident. Where a high school diploma once guaranteed entry to a range of employment options, today's graduates face dimmer prospects, and the picture is worse for those without diplomas.

- Workers without a high school diploma average only half the annual salary of those with college degrees, and they are five times as likely to be unemployed.[10]

The demands of the global economy, the pace of technological development, short product life cycles, and new flexible production processes will demand a more highly educated and flexible labor pool, at entry level and beyond.

Signs of Trouble

The swift pace of change has broad policy implications for the educational system. Are today's children gaining the basic skills necessary for tomorrow's jobs? What will happen to families where skills are lacking? How can families, schools, and the business community ensure a match between the demands of the job market and the preparation of the workforce?

All jobs will increasingly demand communication skills, reading comprehension, the capacity to speak and write clearly, a solid vocabulary, and math and computation skills. Employability will require analytic and problem solving capacities, reliability, responsibility, and responsiveness to change. But current trends indicate that our schools are far from guaranteeing this level of academic achievement.

When the U.S. Department of Labor consulted employers in 1988, it found that two-thirds believed the current pool of job applicants lacks basic skills.[11] A study by the National Assessment of Educational Progress revealed a startling incapacity among young adults to perform even moderately complex tasks. Three out of five 20 year olds could not get from point A to point B on a map, repeat the salient facts of a new story, or total their lunch bill and calculate the change they were due.[12]

Fewer than 40 percent of California's high school graduates enter

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college, and many do not remain until graduation.[13] Colleges are reporting a growing and troubling need among college students for remediation courses in math, reading, and writing.

In the meantime, increasing numbers of students do not even finish high school.

- One third of today's tenth graders will leave high school without a diploma.[14]
- Nearly half the Latino and black students, 27 percent of the white students, and 17 percent of Asian students did not complete high school in 1987.[15]
- Half the state's poor teenagers will not reach high school graduation.[16]

The cost of the dropout rate is high. Young adults without high school diplomas are considerably more likely to be illiterate, on welfare, or in jail.

- Each additional year of secondary school reduces the chance of being on welfare by 35 percent.[17]
- Nearly 60 percent of all jail inmates did not complete high school, and earning a high school diploma decreases the chance of arrest by 90 percent.[18]

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According to the Ford Foundation, in the late 1960's, a high school graduate was 30 percent more likely to be employed the fall after graduation than a dropout was; by the 1980's this gap had doubled to 61 percent.[19] In 1985, fewer than half of white dropouts were employed and less than one third of black dropouts had jobs.[20]

A recently completed study estimated that dropouts from a single graduating class in a large urban school district will earn $200 billion less than graduates during their lifetimes and will deprive society of more than $60 billion in tax revenues.[21] As demographers Leon Bouvier and Phil Martin wrote, "Tomorrow's workers will be disproportionately drawn from groups that have not fared well in the school system or the labor market; yet they will provide most of the workers whose productivity and taxes support dependent Californians."[22] Clearly, educational neglect has its costs. The state cannot afford to allow the lack of academic achievement to determine the future of tomorrow's families and the competitiveness of the state's economy.

Education Reform: Gaps in the Push for Excellence

California's 1983 education reform act, SB 813, toughened grade and graduation requirements, created incentives to increase the number of math, science, and college preparatory courses, and raised salaries and standards for teachers. By many measures, the effort has begun to pay off. On the whole, student test scores have climbed, as has the number of students enrolled in academic courses.

But many children, even entire schools, were left out of the last decade's push for excellence. "We are deeply troubled that a reform movement launched to upgrade the education of all students is irrelevant to many children in our urban schools," wrote the Carnegie Foundation for the Advancement of Teaching in its 1988 report, "An Imperiled Generation: Saving Urban Schools." "In almost every big city, dropout rates are high, morale is low, facilities often are old and unattractive, and school leadership is crippled by a web of regulations."[23]

California's urban areas are no different. The children left behind by the education reform movement in California are disproportionately black, Hispanic, and poor. A 1988 report by the Achievement Council, an alliance of California education, business, and community leaders dedicated to improving achievement among minority and poor students, found disturbing and consistent gaps among students.

> *We don't educate all children the same way. We isolate poor and minority children from other students into schools where we put less of everything that we believe makes a difference, less in the way of experienced and well-trained teachers, less in the way of instructional time, less in the way of a rich and well-balanced curriculum, less in the way of well-quipped facilities, and less of what is undoubtedly the most important of all, a belief that children can really learn.*
>
> *Kati Haycock, Co-Director*
> *Achievement Council*

- While test scores have risen for all groups since the 1983 education reform, the test score gap between white students and blacks and Hispanics has not narrowed.

- Dropout rates for black and Hispanic students are much higher than for other groups, and the grades earned by those who stay in school are disturbingly lower.

- While enrollments in college preparatory courses are climbing for all groups, white students are almost four times as likely as blacks and three times as likely as Hispanics to be enrolled in Advanced Placement high school courses for the college bound.

- Of those attending college, three out of four blacks and Hispanics go to a two year college rather than a four year school.[24]

Some of the patterns that lead to low school achievement go back to the primary grades when Hispanic and black students are often "tracked" into less rigorous programs by teachers who have lower expectations of them than other students. Because poverty is often concentrated geographically, poor, black, and Hispanic students are frequently segregated in large, urban schools where educators often have less professional experience and far fewer resources than they do in schools serving more advantaged students.

The State Department of Education's Task Force on School Readiness, established by the Legislature to study the growing problem of student failure in kindergarten, traced the start of low achievement as far back as the pre-school years, when children from poor, black, and Hispanic families are less likely than middle class children to attend a high quality child development program.[25] Research has shown that high quality early childhood programs can give poor children the social and cognitive tools to thrive in the classroom, and can help to close the achievement gap between poor and middle income children. Longitudinal studies that followed children who participated in high quality pre-school programs into adulthood found they were more likely than their peers to be employed, less likely to have become teen-age parents, and less likely to have been arrested or to have dropped out of high school.[26]

- Minority and poor children are least likely to attend pre-school and most likely to be held back in kindergarten.[27]

A WORLD OF COMPUTERS

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- Only 29 percent of three and four year olds with family incomes below the poverty line attend pre-school, compared with 75 percent of their peers in families earning more than $25,000 annually.[28]

The Committee for Economic Development, an influential corporate policy think tank, recommends the expansion of publicly funded pre-school programs "until every child has the opportunity to be enrolled."[29] That endorsement was seconded by the California Business Roundtable and the Task Force on School Readiness. The House Select Committee on Children, Youth, and Families found that each dollar spent on Head Start and similar early education programs for low income children saves five dollars in later costs for special education and juvenile detention.[30]

The schools - from pre-school through high school - will play a critical role in determining whether or not our children have the necessary tools to meet the workforce requirements of the future. In the push for academic excellence, we cannot ignore the special needs of schools that serve families with the fewest resources. Those schools in particular require quality teachers, added resources, and innovative leadership.

The Role of Families

Patterns leading to educational achievement are linked to family life as well as school. Parents are children's first and most significant teachers. When families read aloud, provide a good foundation for speaking and listening, and help with their children's school work, a positive environment is created for learning and intellectual motivation. Studies show that what parents do to help their children learn, from pre-school through high school, is one of the most significant predictors of academic achievement. [31]

Yet many factors interfere with consistent parental involvement in their children's schooling. Increasing numbers of California's children live in dual income or single parent families where parents have less time to spend helping with homework, organizing after-school activities, meeting with teachers, or even monitoring their children's school attendance. Close to a million school age children are unsupervised after school because their parents work and few programs are available to serve them.[32]

Parents in poor families often have few resources with which to motivate and inspire their children - including time, material goods, and educational choices. Yet most want nothing more than to see their children succeed educationally and leave the ranks of the economically disadvantaged.

The diverse needs of children from two-earner, single parent, immigrant, and poor families are landing on the steps of the schoolhouse, and the schools are having difficulty responding. The pace of change in today's schools is lagging behind the rapid and growing need for it.

School, Family, Community, and Business - The Necessary Links

The schools have not yet fully responded to the demands of the changing workforce, nor have they met the needs of today's new student population. Our educational institutions will have to change dramatically if we are to maintain a competitive state economy and ensure our children's educational achievement and future employment opportunities.

While many California schools are in need of improvement, none need it more than those serving minority and poor students. These schools demand immediate and focused attention. As a first priority, the state must launch an aggressive effort to improve the functioning of low performing schools and raise their levels of achievement. A rigorous curriculum rich in ideas and concepts must be available to every student, and educational tracking, a practice which often pushes youngsters downward on the educational ladder, must be eliminated. Targeted resources, coupled with expanded school accountability, can change the odds for many California students who are currently left out of the game entirely.

Though it is incumbent upon the schools to meet the challenge before them, they cannot be expected to bear the responsibility alone. Key to preparing today's students for tomorrow's workforce is the schools' partnership with parents, and together, they must draw upon community resources as well. Local organizations - including child care centers, senior centers, neighborhood health clinics, and the public library - can supplement the assets of families and schools. The business community can contribute technical assistance and resources to strengthen local schools. A concerted partnership among families, schools, community organizations, and business sets the stage for the academic accomplishment of all our children.

Sweet Water Union High School in San Diego County marshaled its own resources and drew on assistance from the community to address the needs of its lowest achieving students. Tracking was eliminated for slow learners, and individualized programs were designed to teach students how to succeed in college. A year-round independent study program was developed for dropouts, allowing them to work at their own pace in a specialized computer center. The success of the combined programs was demonstrated when the class of 1987 earned $1.4 million in scholarships, and 42 percent of the drop out population returned to regular classes at the high school.

Dr. Edward Zigler, chief architect of Head Start and Chair of the Yale Bush Center in Child Development and Family Policy, has designed a model that goes even further toward integrating the family and involving the community in the schools. The "school of the 21st century" places schools at the hub of a range of community activities that support families. Besides providing K - 12 education, the school of the 21st century offers pre-school, child care, before- and after-school care, and a range of family programs, from literacy classes to comprehensive parenting education and family services.

The California Business Roundtable has joined forces with the State Department of Education and the California Chamber of Commerce to design policies to increase the educational preparedness of the state's entry level workers.

The California Compact, an alliance that includes the State Department of Education, the Employment Development Department, the California Chamber of Commerce, and the California Business Roundtable, hopes eventually to ensure that every student who graduates from a California high school and meets certain standards will be given priority in hiring or financial assistance to pursue a college *education.*

The City of Emeryville made a comprehensive commitment to prepare its children for a positive and productive role in the workforce. The city designed a program that addresses the needs of children from pre-school forward, including a scholarship fund - established by the school district and local employers - to give all graduating seniors the opportunity to attend college.

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POLICY RECOMMENDATIONS

I. **Take immediate steps to improve the performance of low achieving schools.**

Require the State Department of Education to design new evaluation tools to measure school achievement that include not only test scores and college admission levels, but also teacher turnover and absenteeism, student absenteeism, vandalism, parent participation, extra-curricular activities, student employability, and achievement trends by ethnicity.

Establish a targeted school improvement program in the State Department of Education that will hold schools accountable for students' achievement level by:

Monitoring school achievement trends statewide;

Publicly identifying low performing schools;

Providing low performing schools with technical assistance and resources; and

Installing new administrative leadership to oversee the management of the school if school performance does not improve within a specified period of time. The process of appointing the new leadership must be developed by the Legislature in consultation with school and district administrators, teachers, parents, and community leaders.

II. **Encourage schools and educators to include parents as partners in the education of their children.**

Provide grants to schools, earmarked for parent involvement programs that require the cooperative involvement of principals, teachers, and parents in program planning.

Require school districts to report to the state annually on the status of parent involvement in the schools. Reports should include goals and evaluation measures.

III. **Increase learning opportunities for preschool children.**

Expand subsidized pre-school programs, such as Head Start, to increase the school readiness of low income children. Ensure these programs include a parental involvement component to foster an early partnership between parents and the school.

Expand school readiness programs as recommended by the state Task Force on School Readiness. Those recommendations include:

Establishment of an experiential learning continuum that allows children to progress at their own pace between ages four and six;

Programs that meet the needs of culturally and linguistically diverse children; and

Appropriate education, training, and remuneration for staff in early primary programs.

Implement programs in public libraries to support early childhood education. Programs should increase parental awareness of library services and other community resources, and expand circulation of materials developmentally appropriate for infants and toddlers.

IV. **Improve recruitment and training for the teaching profession.**

Upgrade professional training programs available to teachers and administrators to better prepare them to address the needs of the diverse student population, including low achieving students.

Ensure competitive salaries for professional school staff.

Establish a fellowship program for principals in low achieving schools that enables them to rotate through exemplary schools, under the guidance of effective principals.

V. **In consultation with local employers, upgrade educational curricula to ensure that students graduate with the skills necessary to compete in the job market.**

Design curricula for elementary and junior high grades that provide students with an understanding of changing labor force needs to better prepare them for choices they must make later in life; share this information with parents and counselors.

VI. **Improve conditions for teaching in the schools.**

Reduce class size; design mini-schools within the school where appropriate to mitigate problems resulting from overcrowded classes.

Expand the discretion of individual schools over their educational programs and budgets.

Expand school programs that decrease interracial tension and promote multi-ethnic understanding.

VII. **Encourage community-level activities that support educational achievement.**

Form local community compacts among family groups, businesses, and educators to upgrade and enrich local school programs.

Convene regional meetings of representatives of business, public schools, job training programs, adult education programs, and community colleges to address labor market needs and issues regarding future workforce competency.

Parents, schools, business, and government must work together to launch a second stage of educational reform that reaches all children to ensure they are well-prepared for their roles as parents and workers in tomorrow's economy. To tolerate barriers to achievement by large numbers of California's students is to court disequilibrium for families and disaster for the economy.

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BREAKING GENERATIONAL BARRIERS

"An aging society has great potential for diversity, individual development, and cultural depth... Bringing children and elders together benefits both groups directly and contributes to creating and sustaining an enlightened, stable society."

Ira Mothner
Children and Elders:
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Perhaps the most dramatic demographic change California will experience in the coming century will be the growth of its elder population. Increased longevity, combined with an overall drop in the birth rate, has already boosted the proportion of the population that is old, and this trend will continue well into the 21st century.

- *Currently the average man who reaches the age of 65 can expect to live for nearly 15 more years, while the average woman at 65 has another 19 years in front of her.*[1]

- *When the baby boom reaches retirement age, beginning about 2015, the elder population will mushroom to a full third of the adult population.*[2]

This is the first time in history that a typical child can expect to reach old age. Today most people spend as much time in the last stage of the life cycle - retirement - as they did in the first - growing up and attaining their education. This remarkable demographic change opens new vistas and raises new questions about the meaning of the elder years.

Most elders live their retired lives as active individuals, in relatively good health and with a modicum of economic security. They possess skills, experience, and time - resources largely untapped by most California communities. With lifespans nearing a century, innovative possibilities arise for blending the successive stages of life - education, work, and retirement - and building upon the strength of a multigenerational population. The Task Force explored those possibilities in the belief that the rapid growth of the aging population creates an imperative for a new approach to intergenerational relations.

Since World War II, employment policies have tended to encourage early retirement. A large pool of young workers prompted companies to move older more expensive workers out of the workforce, while expanded pension coverage, business-sponsored early retirement packages, and union-backed "30 and out" campaigns, served as incentives for workers to retire at increasingly younger ages. Whatever the constellation of reasons employees today retire early - their economic stability, the desire to travel or pursue a hobby, poor health, subtle pressure in the workplace, or long-made plans - early retirement is now the rule rather than the exception.

But this may be a trend the country and California can ill afford, as the workforce shrinks and the world market becomes more competitive. The contraction of the workforce will put pressure on individual families, the public coffers, and the state's economic productivity.

- In the next three decades, the ratio of workers to dependents will shift from nearly six workers for each retirement-age Californian to fewer than four workers for each retiree.[3]

Jobs in the next century will depend less on workers' physical skills and more on their critical thinking and problem-solving abilities - assets that are sharpened by experience and maturity. Employers will turn to older workers more often to meet specific labor force needs. But workers who look forward to retirement may be disinclined to prolong their working life. How can we reorganize the workforce to increase the participation of older workers without denying them the leisure they have earned?

Breaking Stereotypes

Ironically, even as the growing need for older workers becomes evident, employment practices and stereotypes persist that discourage older workers from remaining in the workforce. Most employers are reluctant to hire anyone over 55 and even less likely to offer an older worker training opportunities. People over 55 who lose their jobs due to plant closures or lay-offs face extremely limited options in the job market; some never find another permanent position.

Many employers believe older workers will not perform as well as younger workers and will be less motivated to stay in a job. These stereotypes have little basis in reality. According to Deputy Under Secretary of Labor John R. Stepp, there is no proven link between age and poor performance except in special cases (primarily related to illness.) To the contrary, evidence shows that the maturity, stability, commitment, and skills of older workers are a valuable resource of great benefit to employers.[4]

We have a tremendous, untapped resource in our older population and we can take advantage of that to ensure that this country does not decline and enjoys a renewal and a renaissance. But we can only do that if we develop the types of family policies that involve the older person, that allow women and their families choices in caring for their elders, and that allow persons to play a role.
Fernando Torres-Gil
Andrus Gerontology Center
University of
Southern California

As the pace of technological change quickens, more workers of all ages are likely to be displaced and have to change occupations or undertake retraining; to hold lower expectations of older workers or afford them fewer opportunities to adapt to the changing economy inflicts undue hardship on them and their families and denies society the benefit of their skills.

Some solutions lie in challenging stereotypes and rethinking the life cycle itself. Why must one's entire worklife take place within a 30 year period? Early retirement could be exchanged for mid-life sabbaticals, with workers taking periodic leaves for educational purposes, or to spend time with growing families. Time off from work may mean more to an employee with a young child or a troubled teen than to those in their early sixties who might be just as happy to continue working, perhaps on a part time basis, for several more years.

Why do we still think of education as something one gets prior to entering the workforce? Education and work are becoming inextricably intertwined. Employees of all ages will require education at some point in their working lives. By blending education and work, and extending them both through the life cycle, we can encourage life-long learning to meet constantly changing labor force needs while promoting intellectual fulfillment.

Flexible work schedules and phased retirement plans provide options that lengthen an employee's working life in conjunction with an increase in leisure time - a scenario favored by many as they near retirement.

- A 1981 Harris poll found that eighty percent of older workers surveyed supported greater access to part time work, and many indicated interest in a job they could share with another person, or one with flexible work hours.[5]

Some employers already draw on experienced retirees to help out on special projects. This practice could be expanded to allow retirees to fill in for younger workers taking parental leave or mid-life employees taking time off to upgrade their education. Elders would receive the respect they deserve as thinkers and workers, while younger employees would gain opportunities to leave the work path for family or personal development. This intergenerational work model could promote flexibility and provide new options to family members at different stages in the life cycle. Simultaneously, it could provide the labor force with a large pool of committed workers.

Some firms are beginning to experiment with innovative programs to promote full and part time job opportunities for older persons.

The Travelers Companies started a "Retiree Job Bank" after a survey of its retirees indicated many wanted to return to work part time. The program became so popular with company supervisors that Travelers opened the bank to non-Travelers retirees in order to meet the demand for their services.

Intertek Services Corporation maintains a registry of 5000 retired and semi-retired quality-control engineers and technicians who can step into familiar positions on short notice.

The Aerospace Corporation in Los Angeles relies heavily on the skills and experience of older workers because the company values continuity on long term projects. Along with the 145 full time regular employees, Aerospace also hires its own retirees who can work up to 999 hours per year without disrupting their pension benefits.

The state of California has several programs that allow older workers to adopt reduced workloads. One, the Partial Service Retirement program, was developed especially to retain older experienced state workers. Prior to the program's implementation, 7000 employees were identified as eligible to participate. However, very few are currently taking advantage of the program. No one has yet examined the reasons for the low participation rate. It may be due to lack of awareness, workers' preference for early retirement, or a lack of enthusiasm on the part of employers who must help arrange an employee's participation. The Partial Service Retirement program demonstrates the need for greater information and evaluation so that future programs can be developed that truly meet the changing needs of employees and their employers.

New worklife patterns, life-long education, part time work after retirement, and flexibility in retirement planning are all strategies to extend the productivity and social involvement of elder family members. Business, government, and local communities must develop these options now, in collaboration with the current workforce; accommodating the needs of older workers today will pave the road for the social and economic trends of the coming century. Attitudes that have been forged by years of assumptions regarding older workers and the "normal" stages of life must make room for creative approaches to workforce organization and family life patterns.

Enhancing Generational Relations

Older family members who have left the workforce and are no longer raising families often find themselves slipping out of the mainstream of community life. Many no longer live in family households. Their children are gone, and often they have outlived their spouses. For many, the elder years are the first time in decades they have lived alone. Where do these elders get their nurturance, intimacy, and intellectual stimulation when their lives have changed so dramatically?

In earlier times, when extended families were the rule, the generations were seldom segregated. Today multigenerational households are the exception. They are primarily found among families who double up to stretch their rent money, or among new immigrants who adhere to the intergenerational customs of their home countries. For the most part, in contemporary American culture, each generation establishes a separate household, and only if an elder becomes frail is he or she expected to rejoin younger family members.

The isolation experienced by elders mirrors the generational fragmentation of society as a whole. Even grandparent-grandchild contact has weakened in the last few decades - the result of housing policies, changes in the economy, and the mobility of the population. As a result, vast numbers of children grow up in little contact with elders and with virtually no understanding of the aging process. Elders, on the other hand, often find themselves separated from family life, and disconnected from the activities that formerly gave them structure and a sense of purpose.

In recent years, psychologists, historians, and educators have decried the separation of the generations. At a meeting of national leaders from the fields of aging, education, and child and youth affairs, consensus was reached that greater intergenerational contact would "provide a continuity of historical value as well as contribute to the healthy well-being of individuals of all age groups." [7] Dr. Margaret Clark, author of "The Anthropology of Aging," pointed out that much about growing old, which the aged in our society must learn with great pain in their later years, is known and understood by the elderly of other cultures.[8] Contemporary American lifestyle does little to integrate the elder population into the life of our communities, and almost nothing to help people prepare psychologically for the aging process.

Within the growing ranks of the elder population lie new possibilities for bridging the gap between our youngest and oldest generations. A first step is public education regarding aging. Open discussion of the aging process, including the capabilities and fears of elders, can take place in community settings of all sorts, with elders serving as leaders in the dialogue. Communities can promote elder role models and, in coordination with local non-profit agencies and the business community, develop methods to combat myths and stereotypes about the aging population. Public school curriculum can incorporate materials about aging, and elder community members could be invited into the schools to talk candidly with students about the experience of growing old.

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Innovative job and volunteer placements can also draw upon the skills of elders to enhance intergenerational relations. Elders can serve as tutors, adjunct teachers, or mentors to young adults beginning their professional careers. Their skills can help to fill gaps in the educational system. For example, retired math and science professionals could be retrained to teach, putting their skills to work in a new way through a part time second career. Community-based programs can emulate the multigenerational family by providing for cross-generational caregiving between people from different families. Foster grandparent and senior companion programs, already found in many California communities, serve as successful models.

At a 1984 conference on intergenerational relations, participants who had worked with a variety of intergenerational programs agreed that it takes more than simply grouping youngsters and older people together for a program to work. Crossing age lines - and often racial and cultural lines - can be a complex process. Programs work best when the old and young share interests, know what is expected of them, and have opportunities to take the initiative in structuring their activities.[9]

In the Boston area, an organization called Arts in Progress brings professional artists together with small intergenerational groups to teach *dance, music, filmmaking, writing, and painting. The generations learn from each other by doing "with" rather than "for" one another.*

Some schools have programs that draw on retirees to help children develop career awareness. Others integrate curricula about aging with activities that include senior volunteers, such as discussion groups and field trips.

Some school systems have joined together with elder organizations to hold day-long conferences where the young and old meet for intensive discussions on topics of concern to all generations, such as environmental issues, the changing family, racial prejudice, or the arms race.[10]

Less structured intergenerational relationships can be encouraged in the context of multigenerational housing and neighborhood projects. While some retirees choose to join communities of their peers, the goal of public policy should be to promote a generational mix throughout the community. Government, community-based organizations, and private agencies must make a concerted effort to design programs that encourage positive intergenerational contact.

Policy-Makers' Imperative

A spate of articles in recent years has warned of the impending competition between children and elders for limited public resources. They predict a growing schism between the old, predominantly white, population and the young minority population as both seek public funds to meet their particular needs.

Though polls show strong support for social programs that serve both the old and young, policy makers must nonetheless take heed. Simultaneous growth in the young and old populations at a time of cross-the-board cuts in social spending could readily lead to tension over resource allocations, exacerbated by our system of competitively-funded social programs.

Care must be taken to break generational barriers, not to fortify them. It is the responsibility of policy-makers to seek common ground between the generations - and there is a substantial amount. Both depend on family and community life to prosper. Both are economically vulnerable, relying on the productivity of the middle generation. Both have concerns regarding medical services and dependent care. As new programs are considered, lawmakers must guard against competition between the young and old, and instead establish a dialogue with both in an attempt to develop policies for the broadest common good.

> *We're going to have a unique situation, young minorities and an aging society. How we integrate the needs of younger minorities and the needs of older persons will be the central question facing policymakers in this state and this country after the year 2000. Those demographic trends — aging, changing family lifestyles, and multiculturalism — will require a fundamental reassessment of policy directions and political leadership, as well as changes in our attitudes towards minorities, young people, family, and the elderly.*
>
> *Fernando Torres-Gil*
> *Andrus Gerontology Center*
> *University of*
> *Southern California*

POLICY RECOMMENDATIONS

I. **Increase participation of older workers in the workforce.**

Assess the extent to which age discrimination pushes people out of the workforce, despite anti-discrimination laws.

Encourage the expansion of part time work options, flexible scheduling, and phased retirement for older workers.

Develop incentives or other methods to encourage businesses to train, hire, and/or retain older workers.

Enhance vocational counseling and training programs to help older workers plan second and subsequent careers.

Develop placement agencies that specialize in matching retirees with temporary workforce needs, such as substituting for young parents on family leave.

II. **Increase intergenerational contact and understanding of the aging process.**

Establish educational programs to dispel myths and stereotypes about the elder population and help the public better understand the aging process, the heterogeneity of the elder population, and the continuity of the life cycle.

Integrate gerontological materials into the K-12 curriculum to teach children about the aging process and the mutual interdependence of the generations. Curriculum should include intergenerational contact.

Convene meetings of advocates for the young and the old in order to design legislation and promote alliances that serve intergenerational interests.

III. **Encourage community involvement before and after retirement.**

Encourage retirement planning in the workplace, designed to help workers prepare for retirement, and introduce them to options for on-going community involvement.

Develop a statewide elder volunteer action corps that matches retiree interest with community needs.

Encourage the development of innovative intergenerational programs, such as those that recruit elders to share skills with younger generations, to serve as mentors to youth, or to work with families with special needs.

The young and the old are part of a continuum of the life cycle that must remain whole to promote continuity and interdependence, in the interest of all generations. An intergenerational community offers the young a perspective on history and the passage of time, while elders gain the sense of vitality that comes with connection to the present. As society becomes ever more multi-generational, the possibilities grow for positive contact among the generations and a richness in the texture of our state. Families and communities will only gain from the interplay of the generations.

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A CALL TO ACTION

The pressures on today's families will not fade away. The economic, social, and demographic trends we are witnessing promise to extend well into the next century. More parents will enter the workforce in the coming decades; they, like working parents today, will struggle to balance their family and work responsibilities. As the baby boom ages, the number of elders in our communities will grow, and families will turn more attention to the care of those who become frail. The importance of lifelong education will increase as technology advances and the economy demands a more knowledgeable and skilled workforce. Employment, education and family life will become increasingly intertwined, with each sphere strongly affecting the others.

The family will endure as the cornerstone of society and the foundation for individual development. But unless we act, outdated policies and unresponsive institutions will continue to threaten the health and stability of California's families. Parents, children, elder family members, and employers will bear the costs.

California is the first state in the nation to attempt the formulation of a comprehensive family policy. Ultimately, every level of government and every institution that affects families must participate. The state cannot act alone. Employers, local government, schools, community organizations, and citizens in every region must help to create an environment in which all families can thrive.

We all must act.

- The Legislature must take state and national leadership by passing laws that promote family-friendly policies at every level. It must make resources available to address the needs of today's families, act as a model employer, and ensure that its own policies strengthen families.

- Local governments must examine their policies, asking how they can most effectively promote healthy families on the city and county level. They can assess their local family profile and ascertain specific family needs by holding hearings, convening meetings, or establishing task forces to develop policy. City and county governments are particularly well suited to collaborate with businesses in their communities to address the family needs of employees and customers.

- Businesses can work together, through the Chamber of Commerce, economic development agencies, or other organizations, to find affordable ways to implement programs and policies to meet their employees' family needs. They can develop consortia, offer cooperative support for family services, and form relationships with family institutions, such as schools and child care centers.

- Most importantly, citizens must become involved. Throughout the state, people must ask what can be done in workplaces, cities, and neighborhoods to support families. They must participate in public discourse and remember their family concerns at the ballot box, in order to ensure their interests are addressed by government at every level. If the public will not lobby for the family, who will?

Policy-makers and citizens alike can contribute to the development of a statewide family policy by reading and responding to this report. The First Year Report of the Task Force on the Changing Family is intended to be a "living document." The recommendations are designed to stimulate thought, discussion, and action. To keep this report alive, the Task Force hopes for ideas and responses from citizens across the state.

Clip and send to:
Joint Select Task Force on the Changing Family
Room 446
State Capitol
Sacramento, CA 95814

1. What family issues are of greatest concern to you?

2. What issues related to families do you feel should be studied further?

3. Would you be interested in participating in a hearing on family issues?

4. Would you be interested in organizing a meeting in your community to discuss ways that policies and local activities can support and strengthen families?

5. How would you describe your family?

APPENDIX

Contributors to the Task Force

National Advisory Committee

Presenters to the Task Force

Minority Statement

CONTRIBUTORS TO THE TASK FORCE

We would like to thank the following people whose participation was invaluable to the work of the Task Force:

Shirley Abrams
President, Family Services
Council of California

Ellen Agard
School of Public Health,
University of California-Berkeley

Elizabeth Anello
School of Social Welfare,
University of California-Berkeley

Josephine A. Arasteh
Research Assciate, Family
Socialization and Developmental
Competency Project, Institute for
Human Development, University of
California-Berkeley

Peggy Barber
Commissioner, Parent Education,
California State PTA

Julie Batz
Fellow, San Francisco Coro
Foundation

Diana Baumrind
Director, Family Socialization and
Developmental Competency Project,
Institute for Human Development,
University of California-Berkeley

Sheila Becker
Director, Retired Services
Volunteer Program

Howard Beeman
California Association of Family
Farmers

Mike Bowman
Capitol Resource Institute

Arlene Boyd
Research and Writing Intern

Denise Bradby
School of Public Policy,
University of California-Berkeley

Dana Bradley
Assembly Office of Research,
California Legislature

Alice Camille
Franciscan School of Theology
Graduate Theological Union,
Berkeley

Sean Casey
Prevention Program, Contra Costa
County Health Services Department

Eleanor Curry
Public Affairs Director, KSOL Radio

Judy David
Fellow, San Francisco Coro
Foundation

Peggy Dial
Vice President, Parent Education,
California State PTA

Alison Ehara-Brown
California Healthy Mothers,
Healthy Babies

Ross Hopkins
Public Affairs Manager,
Lockheed Corporation

Joyce Iseri
Consultant, Senate Health and Human
Services Committee, California
Legislature

a

Deborah Johnson
President's Fellow, Institute for Human Development and Afro-American Studies Department, University of California-Berkeley

Priscilla Karratti
Counselor, Forest Lawn Memorial Parks, Glendale

Carol Kirsch
Director, Work and Family Life Program, Occupational Health Services, Inc.

Lorraine Kramek
Pew Postdoctoral Fellow, University of California-San Francisco

Brian Manion
School of Social Welfare, University of California-Berkeley

Grace Manning-Orenstein
Licensed Marriage, Family and Child Therapist, Albany

Dianne McNenny
State Public Affairs Committee, Junior Leagues of California

Judy Mings
Director, Respite Programs, Hospital Consortium of San Mateo County

Deena Pollard
University of Southern California Law Center

Judy Pope
Volunteer Representative, United Way of California

Marilyn Power
Economist

JoAnne Ruby
School of Social Welfare, University of California-Berkeley

Paul Rupert
Director, Equiflex Project, New Ways to Work

Vince Sarmiento
Fellow, Chicano Legislative Fellowship Program

Lori Schack
Research and Writing Intern

Janet Schneider
Fellow, San Francisco Coro Foundation

Ethel Seiderman
Executive Director, Parent Services Project

Milo Smith
Founder, Displaced Homemakers Network; Consultant, California State Department of Education, Re-Entry Programs, San Francisco

Jim Steyer
President, Children Now

Ellen Teninty
Center for Ethics and Social Policy, Graduate Theological Union

Setsuko Tsuji
School of Social Welfare, University of California-Berkeley

Renata Turner
University of Southern California Law Center

Gerald Weintraub
Employment Training & Administration, U.S. Department of Labor

Cynthia Whitfield
Child Psychologist

b

NATIONAL ADVISORY COMMITTEE

Shirley Abrams	President of the Board, Family Service Council of CA, Los Angeles, CA
Steven Bayme	The American Jewish Committee Task Force on Family Policy, Institute of Human Relations, New York, NY
Angela Blackwell	Director, Urban Strategies Council Oakland, CA
David Blankenhorn	Director, Institute for American Values New York, NY
Henrik Blum	Professor Emeritus, Health Policy and Planning, University of California-Berkeley
Heather Booth	Founder and Director, Citizens Action Chicago, IL
Leon Bouvier	Demographic Consultant, Virginia Beach, VA
Michael Bradbury	District Attorney, County of Ventura, CA
June Brown	Professor Emeritus, University of Southern California, School of Social Work Los Angeles, CA
Senator Charles Bruner	Iowa State Senate, Des Moines, IA
Lewis Butler	President, California Tomorrow San Francisco, CA
Gail Christopher	Director, Family Resource Coalition Chicago, IL
James Denton	Director, Management Development & Employee Communication, TRW, Redondo Beach, CA
James C. Dobson	Director, Focus on the Family Pomona, CA
Mark Dyen	The Commonwealth Institute Cambridge, MA
Edith Eddy	Program Manager, The David & Lucile Packard Foundation, Los Altos, CA

David Elkind	Professor of Child Study, Lincoln Filene Center for Citizenship and Public Affairs Tufts University, Medford, MA
Dana Friedman	Senior Researcher, The Conference Board New York, NY
Ellen Galinsky	Director, Family-Work Project Bank Street College, New York, NY; President, National Association for the Education of Young Children
Lillian Garland	Plaintiff, *Cal Fed Savings & Loan et al.*, Los Angeles, CA
Paula Gillett	Director, Clio Project and New Immigrant Project, University of California-Berkeley
Andy Grimstead	President of the Board, New Ways to Work San Francisco, CA
Ross Hopkins	Public Affairs Manager, Lockheed Corporation, Burbank, CA
Joanne Howes	Director, Women's Vote Project Washington D.C.
Bishop Leontine Kelly	Glide Memorial Church, San Francisco, CA
Michael W. Kirst	Director, Policy Analysis for California Education, Stanford University, CA
Ethel Klein	Professor, Political Science Department Columbia University, New York, NY
Judy Langford Carter	Acting Executive Director The Ounce of Prevention Fund Chicago, IL
Ethel Long-Scott	Co-Executive Director, Women's Economic Agenda Project, Oakland, CA
Jing Lyman	Director, HUB Co-Ventures for Women's Enterprise, New York, NY
Ruth Mandel	Director, Eagleton Institute Rutgers University, New Brunswick, NJ
Marjorie Mann	California Home Economics Association Sacramento, CA

d

Philip L. Martin	Professor, Department of Agricultural Economics, University of California-Davis
Dianne McNenny	State Public Affairs Committee, Junior Leagues of California
Congressman George Miller	U.S. House of Representatives; Chair, Select Committee on Children, Youth, and Families
Meredith Minkler	Associate Professor, School of Public Health, University of California-Berkeley
Salvador Minuchin	Director, Family Studies, Inc. New York, NY
Tom Moore	Consultant on Long Term Care San Francisco, CA
Ed Nathan	Director, Zellerbach Family Foundation San Francisco, CA
Karen Nussbaum	Executive Director, 9-to-5 Project Cleveland, OH
Geri Palast	Director, Politics and Legislation Service Employees International Union Washington D.C.
Diana Pearce	Director, Women and Poverty Project Washington, D.C.
Marc Pilisuk	Professor of Community Psychology Department of Applied Behavioral Sciences University of California-Davis
Rabbi David Saperstein	Director, Religious Action Center Washington D.C.
Ethel Seiderman	Executive Director, Parent Services Project Fairfax, CA
Milo Smith	Founder, Displaced Homemakers Network; Consultant, California State Department of Education, Re-entry Programs, San Francisco
Linda Tarr-Whelan	Director, National Center for Policy Alternatives, Washington, D.C.
Robert Temer	President, Occupational Health Services Oakland, CA

Ellen Teninty	Center for Ethics and Social Policy Graduate Theological Union, Berkeley, CA
Fernando Torres-Gil	Professor, Gerontology & Public Administration, Andrus Gerontology Center, University of Southern California, Los Angeles, CA
Rafael Valdivieso	Policy Analyst, Hispanic Policy Development Project, Washington D.C.
Judith Wallerstein	Executive Director, Center for the Family in Transition, Corte Madera, CA
Delvin Williams	Pros for Kids, San Mateo, CA
Diane Yamashuro-Omi	Program Officer, Koret Foundation San Francisco, CA
June Zeitlin	Program Officer, The Ford Foundation New York, NY
Ed Zigler	Director, Yale Bush Center in Child Development and Family Policy New Haven, CT

Communications Advisor

Eleanor Curry
Public Relations Director
KSOL-Radio
San Mateo, CA

PRESENTERS TO THE TASK FORCE

We would like to acknowledge the contribution of the following persons who made presentations before the Task Force or spoke at the 1988 Family Hearings in Los Angeles:

Yvonne Aguirre-Davis, Principal
Griffin Elementary School, Los Angeles

Adelina Alegria, Bilingual Teacher
Le Conte Junior High School, Los Angeles

Celia Arroyo, Parent Organizer
Le Conte Junior High School, Los Angeles

Sheila Becker, Director
Retired Services Volunteer Program, Berkeley, CA

Robert Bellah, Professor
Department of Sociology
University of California, Berkeley

Angela Glover Blackwell
Executive Director
Urban Strategies Council, Oakland

Jan Breidenbach, Consultant
HUB Corporation for Enterprise Development, Los Angeles

Felix Contreras, Deputy Regional Administrator, Employment and Training Administration,
U.S. Department of Labor, San Francisco

Natalie Copeland, Teacher
Audubon Junior High School, Los Angeles

Melissa Crowder, Student
9th Grade Class President,
Audubon Junior High School, Los Angeles

Rodger L. Dillon, Consultant
Senate Office of Research,
California Legislature, Sacramento

Dr. James Dobson, President
Focus on the Family, Pomona, CA

Leo Estrada, Professor
School of Planning & Architecture,
University of California
Los Angeles

Colleen Fahey-Fearn, Attorney
Boardmember, Women's Economic Agenda Project

Susana Ferrell, Home Care Worker,
Los Angeles

Ellen Galinsky, Project Director
Work and Family Life Studies
Bank Street College, New York, NY;
President, National Association for the Education of Young Children

Lillian Garland, Plaintiff
Cal Fed Savings & Loan et al., Los Angeles

Roberto Gil, Student
Le Conte Junior High School, Los Angeles

Senator Joseph Harper
Connecticut State Senate
Co-Chair, Senate Appropriations Committee

Kati Haycock, Co-Director
The California Achievement Council

Martha Holstein, Associate Director
American Society on Aging, San Francisco

Ron Johnson, Director High Risk Outreach Services T.H.E. Clinic, Los Angeles; Consultant, California State Department of Education

Senator John Larson Connecticut State Senate, President Pro Tempore; Chair, Connecticut State Task Force on Work and Family Values

Jose Lopez, 6th Grade Student Griffin Elementary School, Los Angeles

Jing Lyman, Director HUB Corporation for Enterprise Development, New York, NY

Marvin Martinez Immigrant Students in the Schools Project, California Tomorrow

Dorcea Mayden, Homeless Mother, Los Angeles

Kevin McCarthy, Director Institute for Civil Justice, Rand Corporation, Santa Monica, CA

Eliseo Medina, President Service Employees International Union, Local 102, San Diego

Councilwoman Gloria Molina Los Angeles City Council

Alisa Morgan, President Students Against Drunk Driving (SADD), Audubon Junior High School Campus, Los Angeles

Yolanda Nava KCBS News, Los Angeles

Councilwoman Joy Picus Los Angeles City Council

Paul Proett, Manager Employee Services, Apple Computer, Inc., Cupertino, CA

Teresa Robles, 6th Grade Student Griffin Elementary School, Los Angeles

Congresswoman Claudine Schneider United States Congress

Congresswoman Patricia Schroeder United States Congress; Member, Select Committee on Children, Youth and Families

Beverly Sheldon, Traditional Values Coalition

Quynh Tang, 6th Grade Student Griffin Elementary School, Los Angeles

Linda Tarr-Whelan, Director National Center for Policy Alternatives, Washington, D.C.

Fernando Torres-Gil, Professor Gerontology & Public Administration Andrus Gerontology Center, University of Southern California

Hilaria Velez, Custodian, San Diego

Jesus Velez, Custodian, San Diego

Menh Vong, 6th Grade Student Griffin Elementary School, Los Angeles

Gerald Weintraub, Employment Training & Administration, U.S. Department of Labor, San Francisco, CA

Ed Zigler, Director Bush Center in Child Development and Family Policy, Yale University

☐ STATE CAPITOL
P O BOX 942849
SACRAMENTO CA 94249-0001
(916) 445-4445

☐ DISTRICT OFFICE
1098 MELODY LANE SUITE 301
ROSEVILLE CA 95678
(916) 969-3660
(916) 782-3660
(916) 624-0100

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JOINT SELECT TASK FORCE ON THE CHANGING FAMILY

TIM LESLIE
ASSEMBLYMAN, FIFTH DISTRICT

REBUILDING THE FAMILY

AN AGENDA FOR OPPORTUNITY

INTRODUCTION

I am pleased to see that the California Legislature has awakened, and recognized the need to address problems facing families in California. The success or failure of our actions on these issues will set the foundation for either a strong state built on rock, or a weak government built on sand.

Since the founding of this great nation, families have been the cornerstone, the very building block, of our society. But in recent years, the family has come under great pressures, and its very existence is being jeopardized. There is agreement that we must meet these pressures decisively if our families are to be strengthened, and if we are to continue to be a great state, and an example for the nation.

To examine the problems faced by families, and develop policy recommendations, the Legislature passed ACR 89 in 1987 establishing the Joint Select Task Force on the Changing Family.

The initial resolution mandated a review of current social, economic, and demographic trends and an assessment of their implications on California families. Policy recommendations would then be made based on these findings.

The preliminary results of the Task Force's efforts are presented in the Portrait of a Changing Family, First Year Report. This dissertation is intended to supplement the report by examining its deficiencies, and providing positive alternatives which have been either overlooked, or ignored in the process.

DEFINING THE FAMILY

The first order of business for the Task Force on the Changing Family was quite simple, provide a working definition of the "family." Numerous meetings were spent discussing this.

Setting aside the most commonly used definition of a family -- "blood, marriage or adoption" -- the members worked to re-define family with the most broad, inclusive terms possible. The result was a list of five "basic functions" of families. From this list of functions, the Task Force set out to develop a cohesive set of policy recommendations to help people who fit this description.

There is an inherent problem with using a series of functions as a definition -- invariably elements are included in an analysis which do not fit the true definition.

For example, the members of a college fraternity would meet the five point criteria of the Task Force. Should fraternity members be able to claim tax deductions and receive insurance benefits normally reserved for traditional families? I think not.

Historically, it has been recognized that there are implicit costs to rearing children. Insurance rate reductions and tax benefits have been put into place to aid parents, and give them an incentive to have and raise children.

By broadening the definition of family, the Task Force loses its focus on strengthening the basic family unit. Instead of serving as a road map to help ailing families, this report can be used as a vehicle for social engineers to reshape our society. Many of the recommendations of this report will not benefit, and in some cases, will actually harm the California family.

SYMPTOMS NOT CAUSES

In the eighteen months of its existence, the Task Force has heard limited testimony and debated issues. Unfortunately, there has been very little public testimony. Rather than listening to concerns from numerous families of different race, ethnic and socio-economic backgrounds, time has been spent in Task Force meetings debating amongst ourselves.

As the topics and issues have evolved, it has become apparent that the Task Force is merely addressing the symptoms not the causes of a family's problems.

A serious look at the social and economic trends which helped to create these problems -- government tax policies, regulation and intrusion, as well as the moral decline of our society, liberal divorce laws, pornography, etc. -- have been completely overlooked.

The following analysis presents alternative solutions to the problems facing California's families, and suggestions for areas of study which will provide additional information to help the Task Force determine the causes and potential solutions of these problems.

INCENTIVE AND ACTION

California families deserve the opportunity to have a choice in decisions regarding the well being of their own children. Government should encourage, not mandate. Incentive programs can be designed to limit intrusion by government into family life and business productivity. This is the most positive, compassionate solution which the Task Force can offer the family. Unfortunately, many of the Task Force's recommendations fail to recognize this fact. Solutions call for higher levels of government involvement, with increased spending and regulation.

Consider the initial section, "Work and Family: the Contemporary Balancing Act."

The overall premise of this section is that the make up of our workforce has changed dramatically. Family members are finding more conflicts between the demands of their families and their work places. Rather than examining the cause of this shift, and whether or not it is beneficial to the family, the report concludes that new policies must be developed to accommodate this new direction in the workforce. Address the symptoms not the cause.

The Task Force did recognize part of the reason for this shift in the workforce.

> "...two incomes are necessary to buy the security that one wage used to afford."

However, it failed to address this further.

Government tax policies have taken the hardest toll on the traditional nuclear family. A recent study by the U.S. Treasury Department found that between 1960 and 1984, married couples with two children saw their tax burden rise 43% and those families with four children had a 223% tax increase. Contrast that to the average tax burden for single persons and childless couples whose tax burden did not rise, and it becomes clear that government is placing a disproportionately large burden on families.[1]

One solution to restoring strength to the family can be found in reducing the financial constraints placed upon them by government. Strategic tax incentives can accomplish far more than state mandated programs and continued government over-regulation.

Family tax credits can be utilized to give parents a choice whether to remain at home or to work. This is the most compassionate option the Legislature can offer.

The Task Force report itself recognizes both the importance of parent-child relationship in the formative years;

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[1] Allan Carlson, "Whatever Happened to the Family Wage?," The Public Interest, Spring 1986

> "Psychologists and lay persons alike recognize the importance of 'bonding,' or establishing an intimate connection between parent and newborn."

and parental preference to remain at home with their children;

> "...those who have some choice about working often opt to stay at home."

By reducing the tax burden on the California family, government can help remove some of the implicit costs to parenting, thus returning incentives to parents who want to remain at home.

Tax relief can also be utilized as an incentive for business to become more flexible to the needs of young families who choose to work. The Task Force has recognized that private enterprise is already responding to the needs of families. The report states:

> "Some companies are beginning to invest in programs to benefit the entire community in which the business resides."

Rather than imposing state-mandated oversight -- "family responsibility statements" -- and increased regulations -- "job-protected family leave" -- the Legislature can give tax credits to encourage businesses to establish programs which benefit families.

Increasing government regulations, creating an additional level of bureaucracy and developing additional state programs will have a detrimental effect on California families by hitting them where it hurts most -- the pocketbook.

Additional examples of the difference between incentives and regulation can be found in the section of this report titled "From the First Generation to the Last: A Family Continuum of Caregiving."

In examining the problems of California's Child and Elder Care systems, the Task Force failed to address the impact of government incentives and free enterprise efforts to provide adequate care.

Rather than increasing the level of subsidized child care, as the report recommends, the Legislature should focus on increasing incentives for private enterprise to provide child care solutions. Government provided child care has not been successful as the report points out;

> "Though California has the nation's largest subsidized child care system...fewer than 10 percent of eligible children are served by existing resources."

And the report also notes that businesses have begun to take the initiative by providing child care services.

> "Employers' support for child care often focuses on assistance to their own employees, though some businesses have created consortia to improve child care options community-wide."

Incentives should be put into place which would expand private enterprise participation in the child and elder care system.

In addition, the red tape and over-regulation of child care facilities should be restructured to allow facilities to become more competitive and less expensive. This would allow parents who decide to work more choice in where to send their children.

Parents who must utilize day care facilities must be given a choice as to where their child should be placed. Again, tax incentives can be utilized.

Tax credits benefit lower income families the most in that they are deducted from their tax liability. By granting credits and/or vouchers to families who must seek out day care, government is allowing parents the choice. Subsidized child care, as with subsidized anything, implies that government can spend an individual's dollars better than that person.

As we look toward the future, and the continued development of our children, we realize that they are our future. We must take steps to insure that they are not ill-prepared to meet tomorrow's challenges.

Educational opportunities must be of the utmost quality. Unfortunately, the current education system in California is in need of help. We must develop solutions which will benefit families as they raise and educate their children.

Free market approaches can be found to help stimulate improvement in our public school system. Competition breeds excellence. The Legislature should implement programs which motivate competition among our state's schools.

Open enrollment policies will give parents a choice in their children's education. Schools will have to compete for kids, and will improve their curriculum and teaching staffs accordingly.

Parental involvement in schooling also is essential. Schools should not be allowed a "carte blanche" in their instruction of our children. Positive parental consent should be required before teaching sex education, or when non-academic counseling is performed. Other incentives for parental involvement should also be developed, such as allowing parents to review educational materials to be used during the school year. Parental involvement in the school system can be accomplished without increasing government spending and control as advocated by the report.

ISSUE AREAS

Although the report of the Task Force is an attempt at comprehensive investigation of the problems facing families, the basic focus of the report is misplaced. While we all agree that family structure is in jeopardy, there is a disagreement on which direction we must move. We must not concede to the problems that confront the family, and use these problems as an excuse to respond by creating new government programs which replace family responsibility. Rather, government should find ways to strengthen and back-stop the family -- to help the family resist and respond to these pressures.

There is much which this report has not yet addressed, including drug and alcohol abuse, pornography, promiscuity, gangs and related criminal activity, aids, child abuse, divorce, and affordable housing -- all of which impact family life. When we deal with the causes of each of these issues, and not the symptoms, then we will be performing our important role of helping the family survive into the 21st century.

Sincerely,

Tim Leslie

Tim Leslie
Assemblyman, Fifth District
Member, Joint Select Task
Force on the Changing Family